# Financial Aid 101

## FEDERAL AND STATE AID

SEPTEMBER 2026

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GSFC | Georgia Student Finance Commission



# AGENDA

Define Financial Aid

Types of Financial Aid

Federal Student Aid Programs

Georgia's Financial Aid Programs

The Application Process

Financial Aid Package

Resources



# Financial Aid

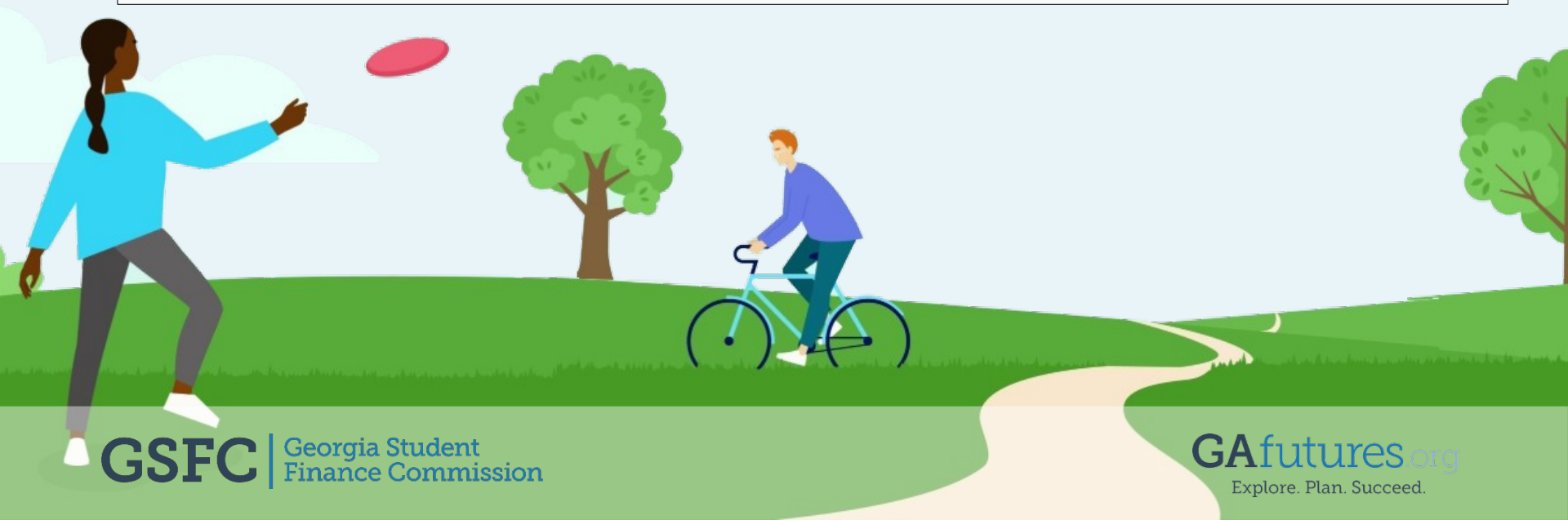
Financial aid is money to help pay for college or career school.

FINANCIAL AID

# DEFINITION

Financial aid: Money offered to help assist students in funding their post-secondary education.

Costs of Attendance (COA): Costs associated with attendance established by the college/university.



FINANCIAL AID

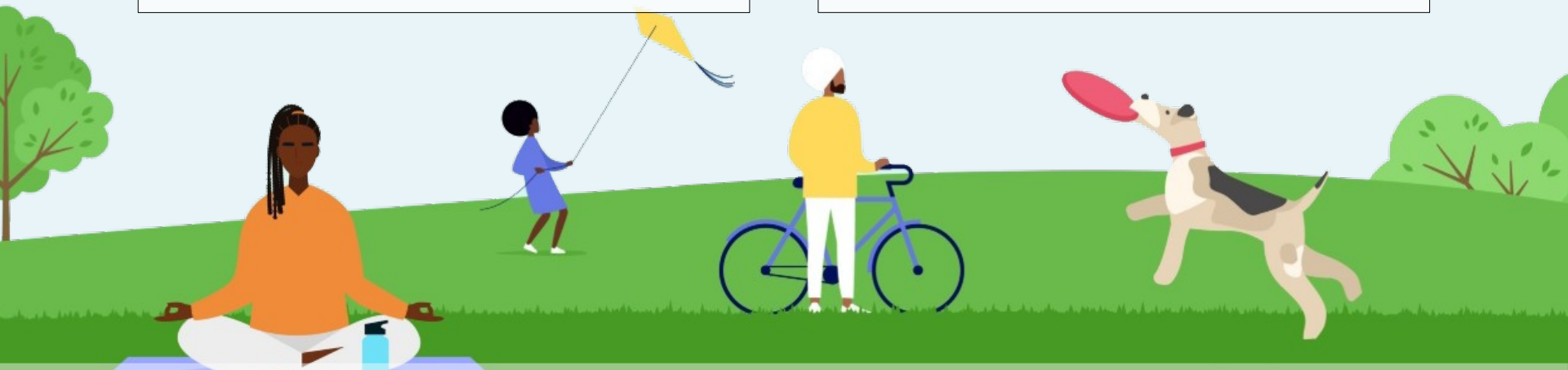
# DIRECT AND INDIRECT COSTS

## Direct Costs

Tuition
Student fees
On-campus housing
Meal plan
Parking permits

## Indirect Costs

Books
Rent for off-campus
Housing
School supplies
Groceries



FINANCIAL AID

# COST OF ATTENDANCE (COA)

- Tuition and fees payable to the institution
- Books and supplies
- Housing and meal plans
- Personal costs
- Transportation to and from the institution

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**Plan&Pay4CollegeGA**

Use the Plan&Pay4CollegeGA tool to compare annual Cost of Attendance and possible financial aid award amounts for Georgia's public and private postsecondary

# Types of Financial Aid

Financial aid is available in the form of grants, scholarships, work-study funds, and loans.



# FINANCIAL AID FORMS AND SOURCES

## FORMS OF FINANCIAL AID

- Scholarships
- Grants
- Loans
- Work-study Programs

## SOURCES OF FINANCIAL AID

- Federal and State government
- Colleges and universities
- Professional organizations
- Service organizations
- Employers
- Private foundations/companies

# TYPES OF FINANCIAL AID

- Merit-based (HOPE Scholarship)
- Need-based (Pell Grant)
- Non-need based (HOPE Grant)
- Student or parent loans
- Employment opportunities (Federal Work Study)
- Military aid and grants (Georgia National Guard Service Cancelable Loan; UNG ROTC Grant)
- Savings plan (Path2College 529; traditional savings)

FINANCIAL AID

# GAFUTURES SCHOLARSHIP SEARCH

## Scholarship Search Tips

- Start search early!
- Don't stop at one, two, or three!
- Be creative!
  Consider family, hobbies, career interests, medical history, or college major




- Look for scholarships even after beginning college!

DO NOT PAY ANYONE TO HELP YOU FIND OR APPLY FOR SCHOLARSHIPS!

# Federal Student Aid Programs

Federal student aid programs provide financial assistance to students attending a college or career school within the United States.



# HOW TO GET FEDERAL STUDENT AID

- ✓ Be a U.S. citizen or eligible non-citizen
- ✓ Be a high school graduate or GED recipient
- ✓ Be enrolled in an eligible degree/certificate program
- ✓ Have a valid Social Security number
- ✓ Maintain Satisfactory Academic Progress

# FEDERAL FINANCIAL AID PROGRAMS

**Pell Grant**

## Federal Pell Grant

- Need-based federal grant
- Undergraduate student with financial need
- Maximum amount for 2025-2026 is $7,395

# FEDERAL FINANCIAL AID PROGRAMS

FSEOG

## Federal Supplemental Educational Opportunity Grant (FSEOG)

- Undergraduate student with exceptional financial need
- Pell Grant recipients receive priority
- Up to $4,000

# FEDERAL FINANCIAL AID PROGRAMS

Federal Work Study

## Federal Work Study Program

- Full-time or part-time undergraduate or graduate student
- Earn at least minimum wage
- On-campus positions

# FEDERAL FINANCIAL AID PROGRAMS

TEACH Grant

## TEACH Grant Program

- Enrolled in coursework to begin a career in teaching
- Must agree to serve as a full-time teacher in a high-need field in a public or private elementary or secondary school that serves low-income students
- Up to $4,000; becomes a loan if you do not teach as required

# FEDERAL FINANCIAL AID PROGRAMS

Loans

**Federal Loan Program**

- Direct Subsidized Loan
- Direct Unsubsidized Loan
- Federal PLUS Loan for parents of dependent undergraduate students

FEDERAL STUDENT AID

# DIRECT SUBSIDIZED & UNSUBSIDIZED LOANS

## Direct Subsidized Loan

- Available to undergraduate students with financial need
- **Interest is paid by the government while enrolled (at least half time) and during grace period.**
- Amount determined by institution and based on COA, financial need, other aid and loan limits
- Current interest rate 6.52% (undergraduate)

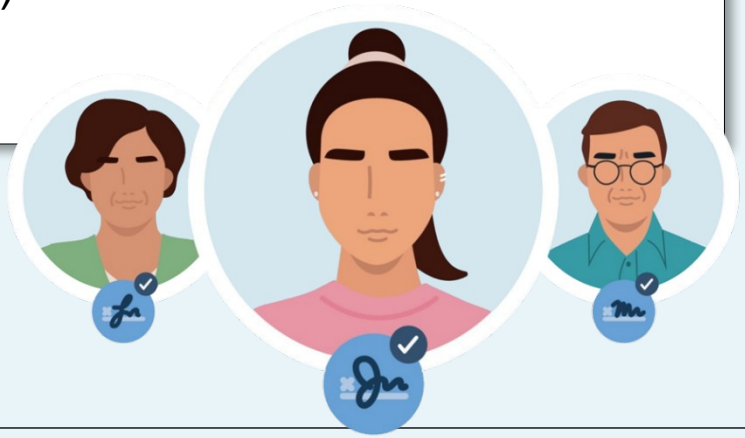
## Direct Unsubsidized Loan

- Available to undergraduate and graduate students
- **The student is responsible for the interest while enrolled and during grace period.**
- Amount determined by institution and based on COA, financial need, other aid and loan limits
- Current interest rate 6.52% (undergraduate)

# DIRECT SUBSIDIZED LOAN

## Direct PLUS Loan for Parents

- Only one parent will be the borrower
- Can have more than one loan for additional dependent student
- Approval based on credit history
- Annual loan limit: $20,000 on behalf of each student (for those ineligible for the interim exception)
- Current interest rate is 9.07%



FEDERAL STUDENT AID

# FEDERAL LOAN PROGRAM LIMITS

## 2026 - 2027 Academic Year

| Initial Loan Amount for dependent students whose parents are eligible for a PLUS Loan | Base | Additional Unsubsidized | Annual Maximum Amount |
|---|---|---|---|
| Freshmen | $3,500 | $2,000 | $5,500 |
| Sophomore | $4,500 | $2,000 | $6,500 |
| Junior/Senior | $5,500 | $2,000 | $7,500 |

| Independent Students and Dependent Students whose Parents were Denied a PLUS Loan | Base | Additional Unsubsidized | Annual Maximum Amount |
|---|---|---|---|
| Freshmen | $3,500 | $6,000 | $9,500 |
| Sophomore | $4,500 | $6,000 | $10,500 |
| Junior/Senior | $5,500 | $7,000 | $12,500 |

What is the Federal Direct loan limit for a dependent college freshman?

$3,500

$5,500

$7,000



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What is the student loan interest rate for FY 2026-27?

2.86%

4.75%

6.52%



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# HOPE Program

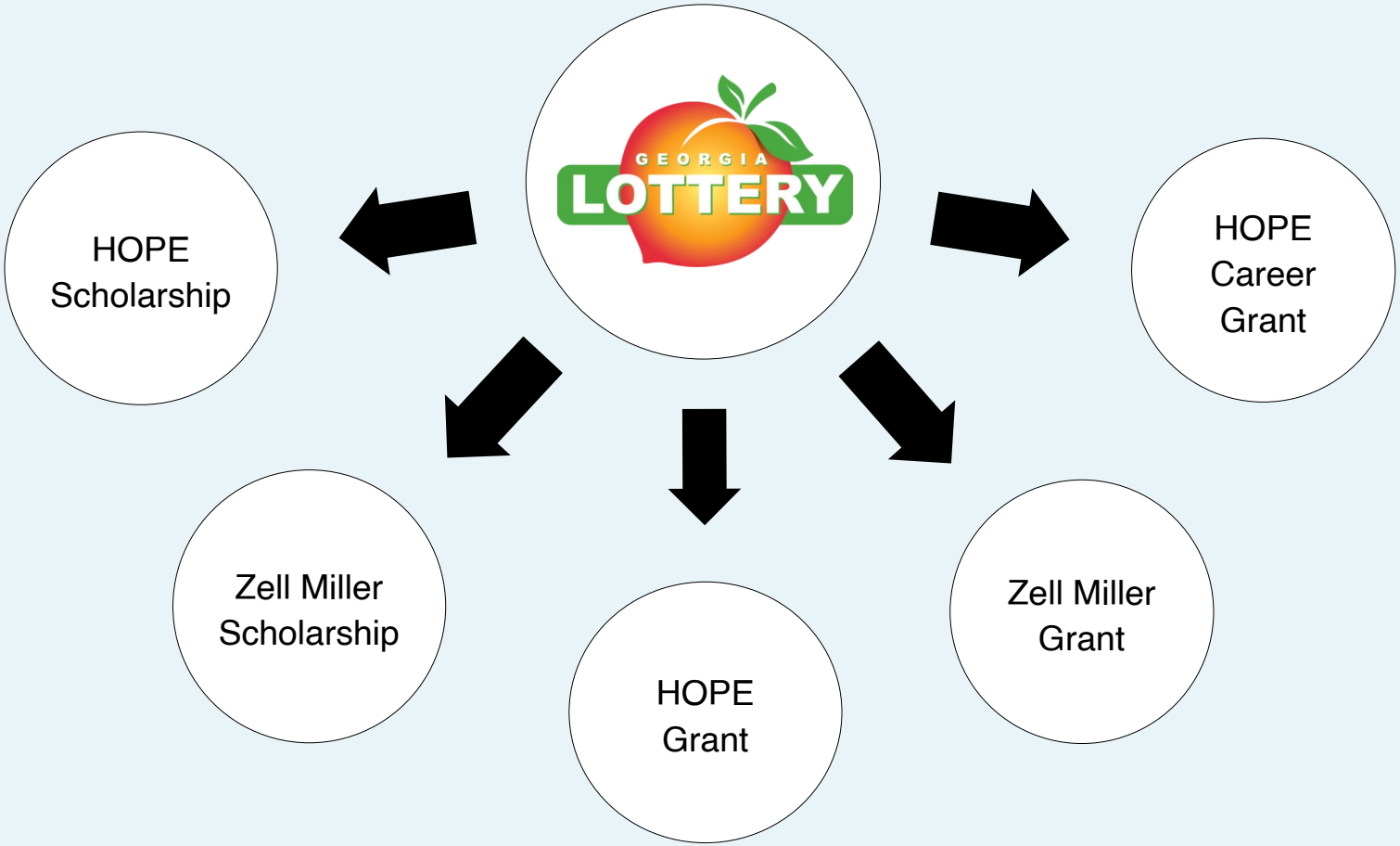
Helping Outstanding Pupils Educationally Program



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# Helping Outstanding Pupils Educationally Program



HOPE PROGRAM

# BASIC ELIGIBILITY REQUIREMENTS

Student must:

- Be a U.S. citizen or eligible non-citizen
- Be a Georgia resident (as determined by College/University)
- Be working towards the first undergraduate program
- Be in Good academic standing (SAP)
- Attend a HOPE eligible institution

**ATTENTION MALE STUDENTS:** Georgia state law requires Selective Service registration for males (18+ years old) to qualify for state aid programs.



## HOPE PROGRAM

# HOPE ELIGIBLE INSTITUTIONS

### PUBLIC

Abraham Baldwin Agricultural College
Albany State University
Atlanta Metropolitan State College
Augusta University
Clayton State University
College of Coastal Georgia
Columbus State University
Dalton State College
East Georgia State College
Fort Valley State University
Georgia College & State University
Georgia Gwinnett College
Georgia Highlands College
Georgia Institute of Technology
Georgia Southern University
Georgia Southwestern State University
Georgia State University
Gordon State College
Kennesaw State University
Middle Georgia State University
Savannah State University
University of Georgia
University of North Georgia
University of West Georgia
Valdosta State University

### TECHNICAL

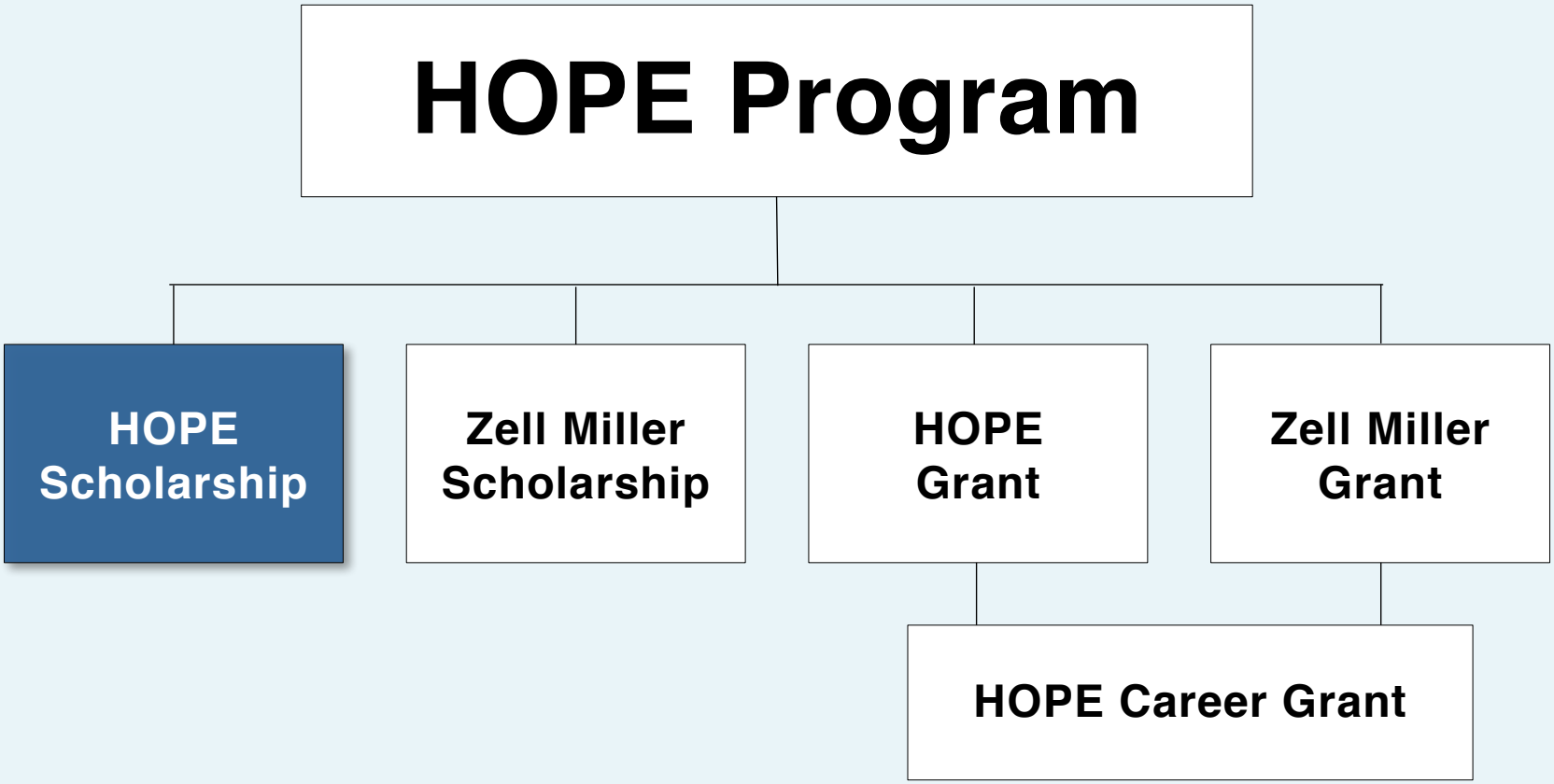
Albany Technical College
Athens Technical College
Atlanta Technical College
Augusta Technical College
Central Georgia Technical College
Chattahoochee Technical College
Coastal Pines Technical College
Columbus Technical College
Georgia Northwestern Technical College
Georgia Piedmont Technical College
Gwinnett Technical College
Lanier Technical College
North Georgia Technical College
Oconee Fall Line Technical College
Ogeechee Technical College
Savannah Technical College
South Georgia Technical College
Southeastern Technical College
Southern Crescent Technical College
Southern Regional Technical College
West Georgia Technical College
Wiregrass Georgia Technical College

### PRIVATE

Agnes Scott College
American InterContinental University
Andrew College
Berry College
Brenau University
Brewton-Parker Christian University
Clark Atlanta University
Covenant College
DeVry University
Embry-Riddle Aeronautical University
Emmanuel University
Emory University
Georgia Military College
LaGrange College
Life University
Luther Rice College & Seminary*
Mercer University
Morehouse College
Oglethorpe University
Paine College
Piedmont University
Point University
Reinhardt University
Saint Leo University
Savannah College of Art & Design
Shorter University
South College
South University
Spelman College
Thomas University
Toccoa Falls College
Truett McConnell University
Wesleyan College
Young Harris College

Visit GAfutures.org to view this complete list.

# HOPE SCHOLARSHIP



# HOPE SCHOLARSHIP ELIGIBILITY REQUIREMENTS

Student must:

- Be enrolled in a degree program
- Graduate with a 3.0 high school HOPE GPA
  - High school HOPE GPA is different from cumulative high school GPA
  - High school HOPE GPA is calculated from grades in core curriculum courses 9th – 12th grade
  - After high school graduation, HOPE Scholarship may also be earned in college
- Complete four (4) academically rigorous course credits during high school

# ACADEMICALLY RIGOROUS COURSES

Courses must be on the Academic Rigor Course List.

This includes:

- Advanced Placement (AP)
- International Baccalaureate (IB)
- Dual Enrollment in degree level core subjects
- Advanced math
- Advanced science
- Foreign language II or higher



# MY HIGH SCHOOL HOPE GPA

HOPE GPA:

- ONLY calculated by GSFC
- Only core courses from 9th through 12th grade
- From the eligible core courses, any weighting added by the high school is removed, then half a point (0.5) is added back to grades of “B”, “C”, “D”, and “F” for AP, IB, and Dual Enrollment degree-level core courses.
- Transcripts are uploaded by the high school
- 4 academically rigorous course credits

HOPE PROGRAM

# MY HIGH SCHOOL HOPE GPA

The high school HOPE GPA calculation includes core courses as defined by Georgia Department of Education (GaDOE).

The eligible core courses begin with the following prefixes:

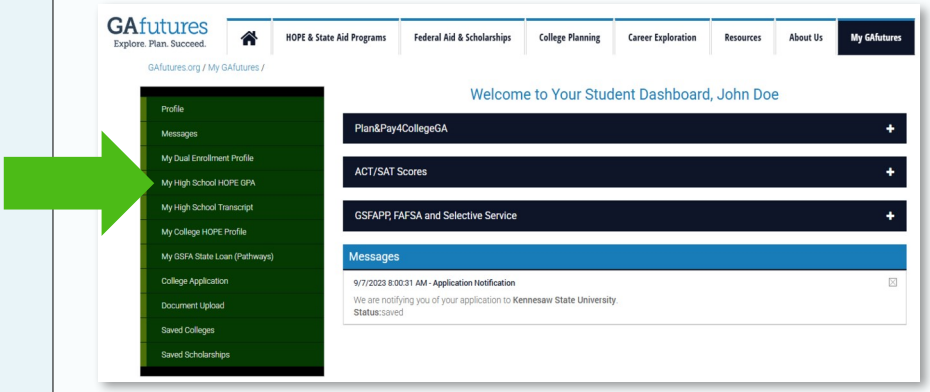
- English - course numbers beginning with 23
- Mathematics - course numbers beginning with 27
- Science – course numbers beginning with 26 or 40
- Social studies – course numbers beginning with 45
- Foreign language – course numbers beginning with 60 – 64
- Specific fourth science courses from GaDOE's Fourth Science List
- **Beginning with the class of 2027, Georgia Department of Education approved Advanced Fine Arts courses.**

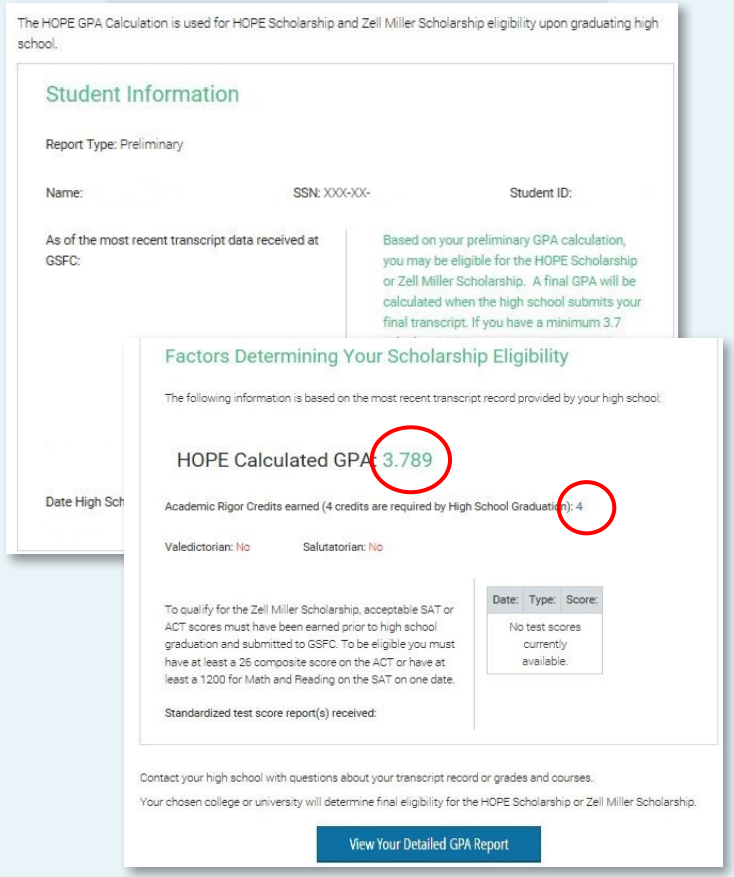
**FOR MORE INFO:**

## HOPE PROGRAM

# MY HIGH SCHOOL HOPE GPA

Log in to GAfutures.org account to access your HOPE GPA.



# COLLEGE HOPE GPA

Maintain 3.0 college HOPE GPA at all checkpoints:

- End of every Spring semester/quarter
- 30/45 attempted semester/quarter hours
- 60/90 attempted semester/quarter hours
- 90/135 attempted semester/quarter hours
- Three-term Checkpoint, if enrolled less than full-time for first three semesters/quarters

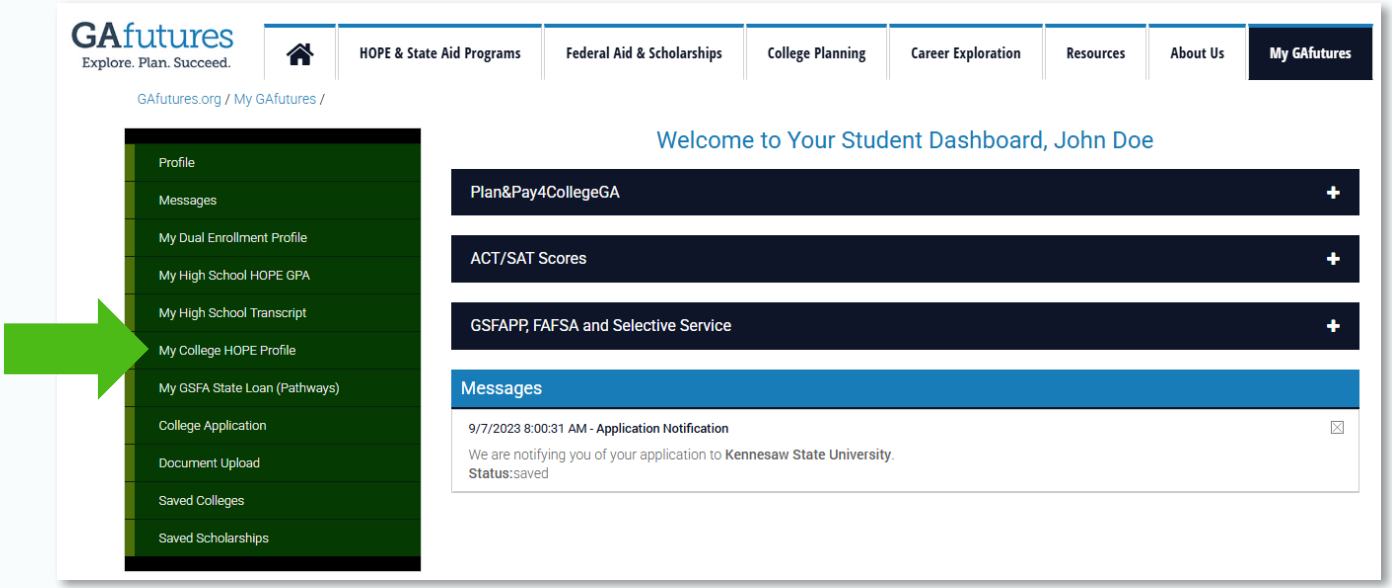
# COLLEGE HOPE GPA

College HOPE GPA:

- ONLY calculated by GSFC
- Calculated each semester/quarter
- STEM courses are weighted .5 for all grades except an A and F
- High school Dual Enrollment courses are not included

# COLLEGE HOPE GPA

College students can check their college HOPE GPA by accessing their GAfutures account.



What is the difference between your High School HOPE GPA and your High School GPA?

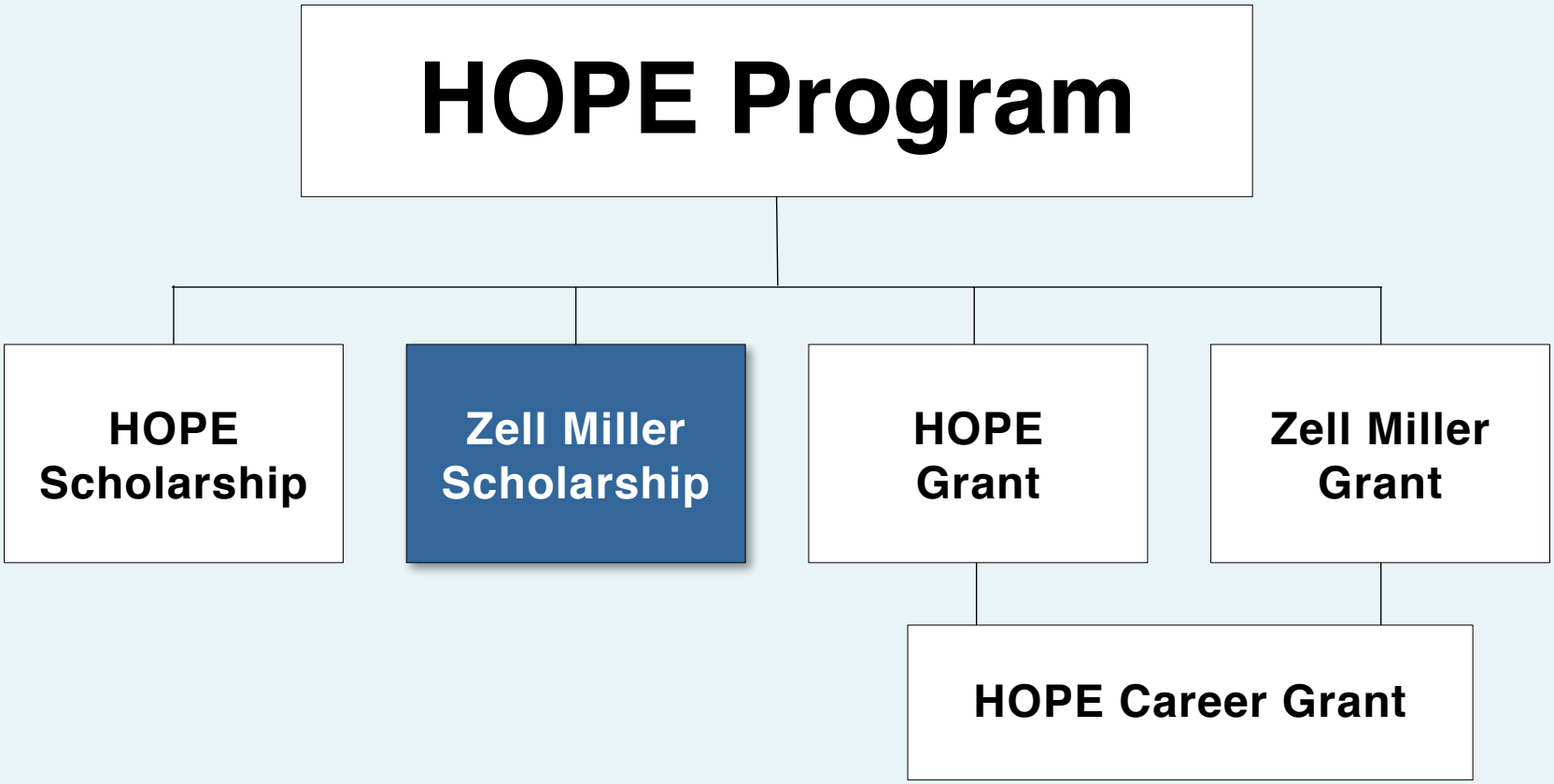
# HOPE SCHOLARSHIP KEY NOTES

- Regain HOPE Scholarship eligibility one time, only at an attempted hours checkpoint
- Dual Enrollment courses are not counted towards:
  - College HOPE GPA
  - Attempted HOPE hours
- HOPE Scholarship can be earned while attending an eligible institution



HOPE PROGRAM

# ZELL MILLER SCHOLARSHIP



HOPE PROGRAM

# ZELL MILLER SCHOLARSHIP

Complete four (4) academically rigorous course credits and one of the following:

Designated valedictorian or salutatorian

**AND**

Meet minimum HOPE eligibility requirements




Minimum 3.7 high school HOPE GPA, as calculated by GSFC, in core curriculum courses

**AND**

1200 SAT total test score

**OR**

25 ACT composite score

(for students graduating after December 31, 2023)

# ZELL MILLER SCHOLARSHIP

Maintain 3.3 college HOPE GPA at all checkpoints:

- End of every Spring semester/quarter
- 30/45 attempted semester/quarter hours
- 60/90 attempted semester/quarter hours
- 90/135 attempted semester/quarter hours
- Three-term Checkpoint, if enrolled less than full-time for first three semesters/quarters

# ZELL MILLER SCHOLARSHIP KEY NOTES

- Regain Zell Miller eligibility one time only at an attempted hours checkpoint
- Dual Enrollment classes are not counted towards:
  - College HOPE GPA
  - Attempted HOPE hours
- Zell Miller Scholarship can be only earned at high school graduation
- Submit test scores to GSFC
  - SAT code 0472, ACT code 2225
  - May also be submitted via student document upload on GAfutures.org

HOPE PROGRAM

# HOPE VS ZELL MILLER SCHOLARSHIP

| Program Eligibility | HOPE Scholarship | Zell Miller Scholarship |
|---|---|---|
| High School HOPE GPA | 3.0 | 3.7 |
| Rigor credits | 4 | 4 |
| SAT Score | N/A | 1200 |
| ACT Score | N/A | 25 |

# What is the High School HOPE GPA requirement for the Zell Miller Scholarship?

**3.0**
High School HOPE GPA

**3.5**
High School HOPE GPA

**3.7**
High School HOPE GPA

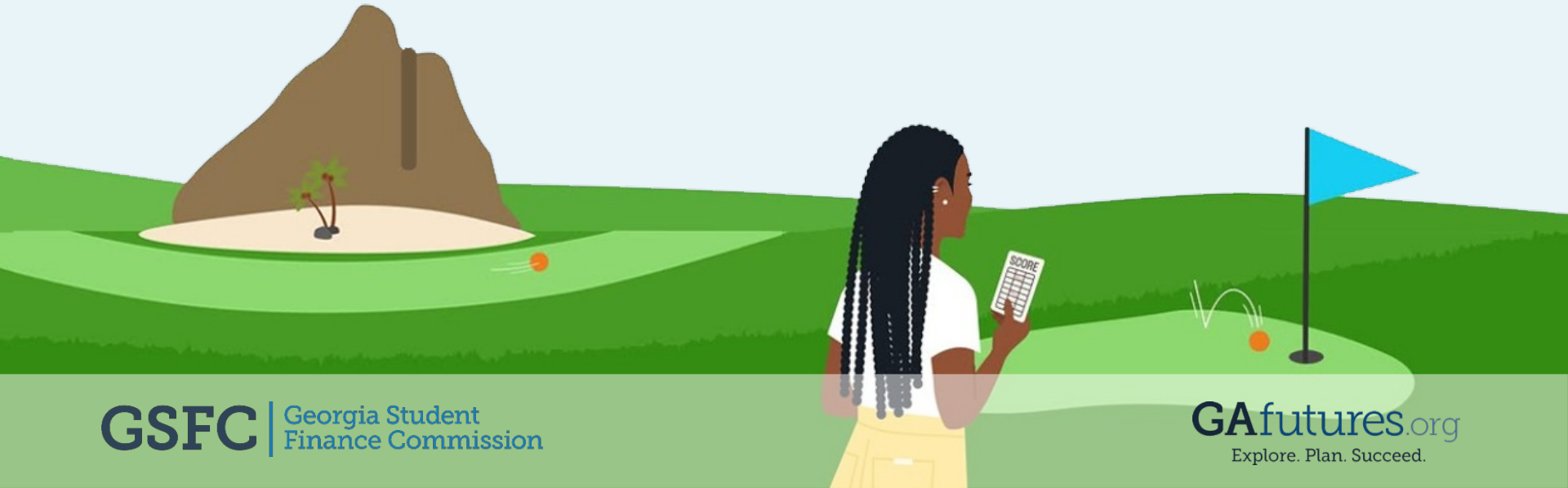


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# How many high school credits of rigor are required for the HOPE and Zell Miller Scholarships?

- **3** credits
- **4** credits
- **5** credits
- **6** credits

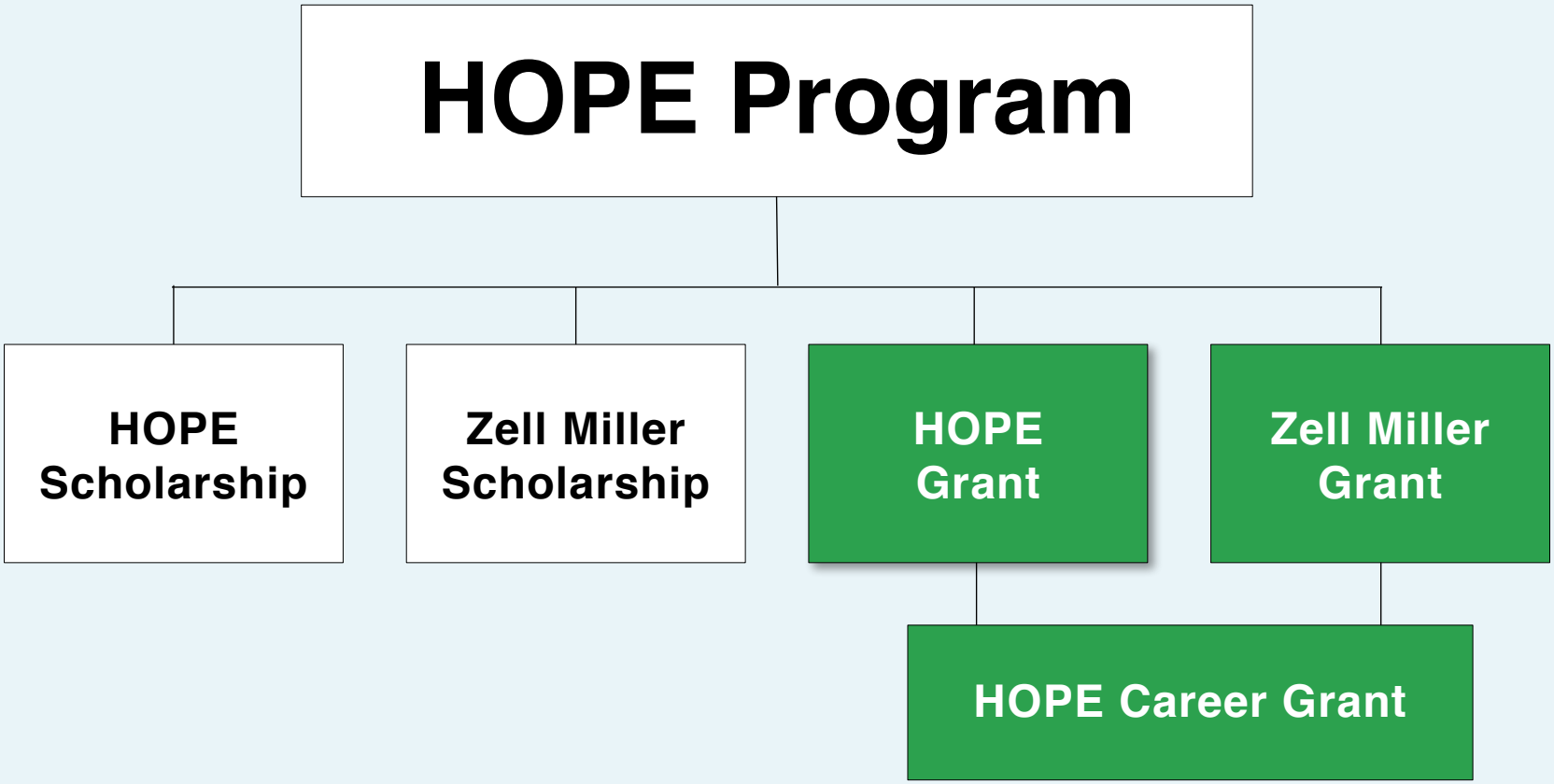


# HOPE & ZELL MILLER SCHOLARSHIPS

Students can lose eligibility due to one of the following:

- College HOPE GPA requirement not met (3.0 for HOPE; 3.3 for Zell Miller)
- Reaching maximum attempted hours: 127 attempted semester credit hours or 190 quarter credit hours
- Failing to use funds within ten years of high school graduation or equivalent
  - Exception for active duty military service in United States Armed Forces
- Received bachelor's or first professional degree

# HOPE PROGRAM GRANTS



# HOPE GRANT BASIC ELIGIBILITY

- Meet general eligibility requirements for HOPE Program
- Enrolled in certificate or diploma program
- High school diploma/GED not required
- No high school GPA and/or test scores required

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## Types of Programs

Diploma programs are designed to be completed in about 1 to 2 years.

Certificate programs are designed to be completed in a shorter time frame compared to degree programs. They can range from a few months to a year

# HOPE GRANT BASIC ELIGIBILITY

- Maintain 2.0 college cumulative GPA at the following checkpoints:
  - 30 paid semester credit hours
  - 60 paid semester credit hours
- Maximum 63 paid semester hours



HOPE PROGRAM

# ZELL MILLER GRANT BASIC ELIGIBILITY

- Minimum 3.5 college cumulative GPA
- Checkpoints at the end of each term enrolled
- Must be a HOPE Grant recipient initially
- Paid retroactively for first term
- Maximum 63 paid hours



# HOPE CAREER GRANT BASIC ELIGIBILITY

The HOPE Career Grant is available to HOPE Grant-qualified students who enroll in select majors specifically aligned with industries in which there are more jobs available in Georgia than there are skilled workers to fill them.

- Automotive
- Aviation
- Certified Engineer Technician
- Commercial Truck Driving
- Computer Programming
- Computer Technology
- Construction
- Diesel Equipment Technology
- Early Childhood Care & Education
- Electrical Line Worker
- Health Sciences
- Industrial Maintenance Technology
- Law Enforcement and Criminal Justice
- Logistics
- Movie Production and Set Design
- Practical Nursing
- Precision Manufacturing
- Welding and Joining Technology

HOPE PROGRAM

# HOPE/ZELL MILLER GRANTS ELIGIBLE INSTITUTIONS

## PUBLIC

Atlanta Metropolitan State College
Columbus State University
Dalton State College
Middle Georgia State University
University of North Georgia

## TECHNICAL

Albany Technical College
Athens Technical College
Atlanta Technical College
Augusta Technical College
Central Georgia Technical College
Chattahoochee Technical College
Coastal Pines Technical College
Columbus Technical College
Georgia Northwestern Technical College
Georgia Piedmont Technical College
Gwinnett Technical College
Lanier Technical College
North Georgia Technical College
Oconee Fall Line Technical College
Ogeechee Technical College
Savannah Technical College
South Georgia Technical College
Southeastern Technical College
Southern Crescent Technical College
Southern Regional Technical College
West Georgia Technical College
Wiregrass Georgia Technical College

Visit GAfutures.org to view this complete list.

HOPE PROGRAM

# HOPE VS ZELL MILLER SCHOLARSHIP

| | HOPE Scholarship | Zell Miller Scholarship |
|---|---|---|
| Public Institutions (full-time) | 100% of previous year's standard tuition rate | 100% of current year's standard tuition rate |
| Private Institutions (full-time) | $2,985 per semester (fall, spring, summer)<br>$2,034 per quarter (fall, winter, spring, summer) | $2,985 per semester (fall, spring, summer)<br>$2,034 per quarter (fall, winter, spring, summer) |

| | HOPE Scholarship | Zell Miller Scholarship |
|---|---|---|
| Public Institutions (full-time) | 100% of previous year's standard tuition rate | 100% of current year's standard tuition rate |

# HOPE CAREER GRANT AWARD AMOUNTS

**ALL PROGRAMS**

| Enrolled Semester Hours | Award Amounts |
|---|---|
| 1-2 hours | $125 |
| 3-8 hours | $250 |
| 9+ hours | $500 |

**TRUCK DRIVING (CSQ1, CT61, CZTD or CT81)**

| Enrolled Semester Hours | Award Amounts |
|---|---|
| 1-5 hours | $366 |
| 6-8 hours | $733 |
| 9+ hours | $1,100 |

**BASIC LAW ENFORCEMENT (BPC1)**

| Enrolled Semester Hours | Award Amounts |
|---|---|
| 1-12 hours | $1,875 |
| 13+ hours | $3,750 |

# XYZ Georgia College

(a public college)

**CREDIT HOUR TUITION RATE:**

**2026: $100** **2027: $200**






Jane is attending XYZ Georgia College in the Fall of 2026. If she receives HOPE Scholarship, how much will it cover?

**$100**
Per credit hour tuition rate

**$200**
Per credit hour tuition rate

# OTHER STATE PROGRAMS

- **Georgia National Guard Service Cancelable Loan**
  Tuition assistance to eligible members of the Georgia National Guard for undergraduate and graduate programs. Member agrees to service repayment.

- **Public Safety Memorial Grant**
  Assistance to dependent children of Georgia public safety officers permanently disabled or killed in the line of duty

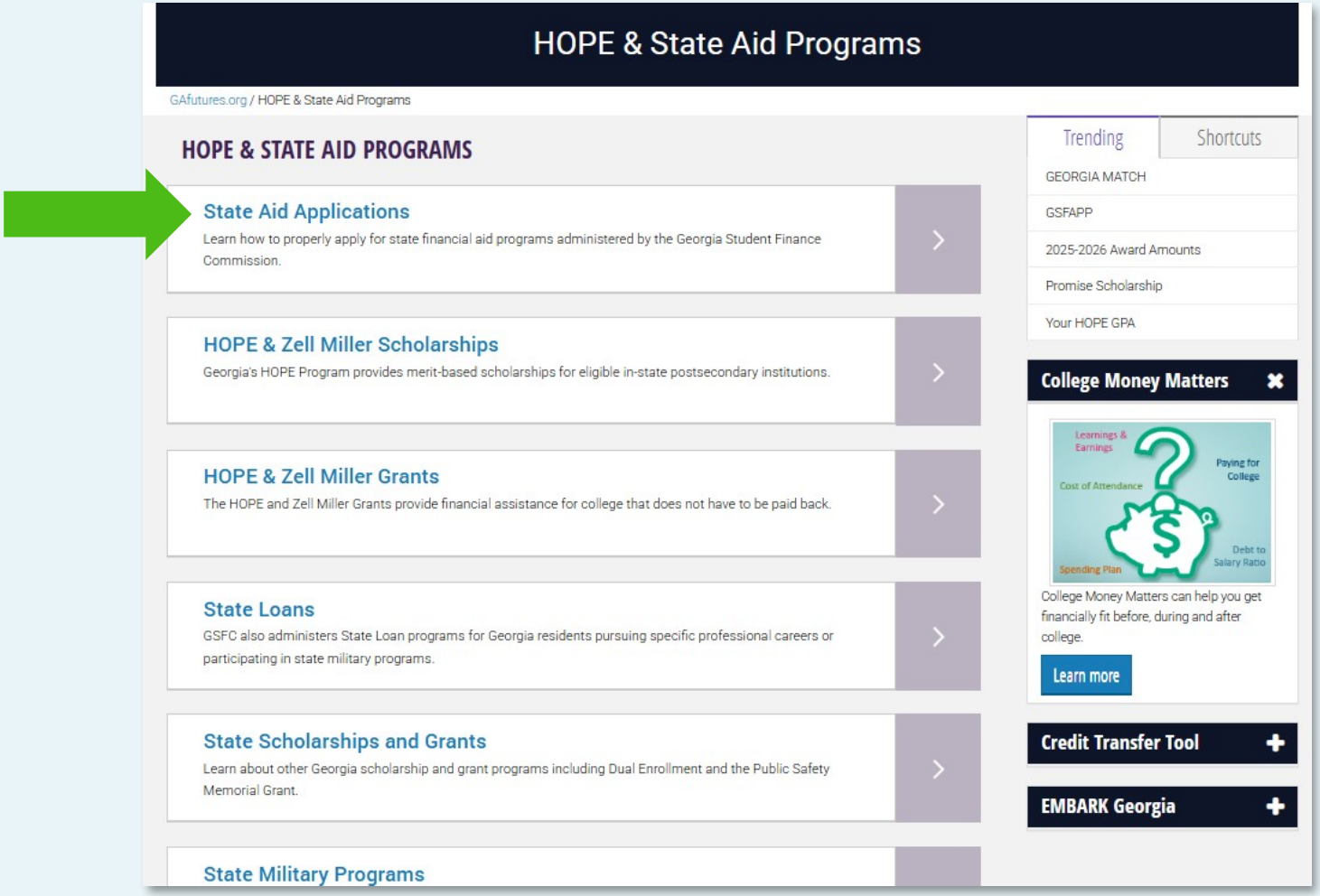
- **Tuition Equalization Grant (TEG)**
  Grant for Georgia residents enrolled full-time at an eligible private college or university

# OTHER STATE PROGRAMS

- Georgia Military College State Service Scholarship
- HERO Scholarship
- REACH Scholarship (scholars selected during middle school)
- Georgia College Completion Grant (GCCG)
- Inclusive Postsecondary Education Grant
- University of North Georgia Military Scholarship
- University of North Georgia ROTC Grant for Future Officers

## GEORGIA STUDENT FINANCE COMMISSION

# APPLY FOR STATE PROGRAMS



# The Application Process

Federal and State Aid



## THE APPLICATION PROCESS

# THE GEORGIA STUDENT FINANCE APPLICATION (GSFAPP)

- Determines eligibility for state aid **only**
- Available at all times
- One-time application
- Student must have a GAfutures account

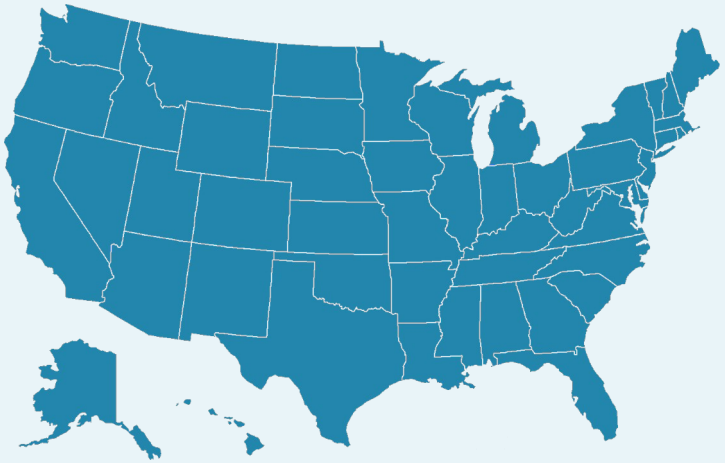





## THE APPLICATION PROCESS

# FREE APPLICATION FOR FEDERAL STUDENT AID (FAFSA)

- Determines eligibility for federal and state aid
- Renew annually
- Available on/by October 1st each year
- List up to 20 institutions





THE APPLICATION PROCESS

# HOW TO APPLY

## FAFSA

- Federal Pell Grant
- FSEOG
- Federal Student Loans
- Federal PLUS
- HOPE Scholarship/Grant
- Zell Miller Scholarship/Grant
- HOPE Career Grant

## GSFAPP

- HOPE Scholarship/Grant
- Zell Miller Scholarship/Grant
- HOPE Career Grant



# Completing the FAFSA

FAFSA stands for the Free Application for Federal Student Aid. It is a form that students in the United States complete to determine their eligibility for financial aid.



COMPLETING THE FAFSA

# FREE APPLICATION FOR FEDERAL STUDENT AID

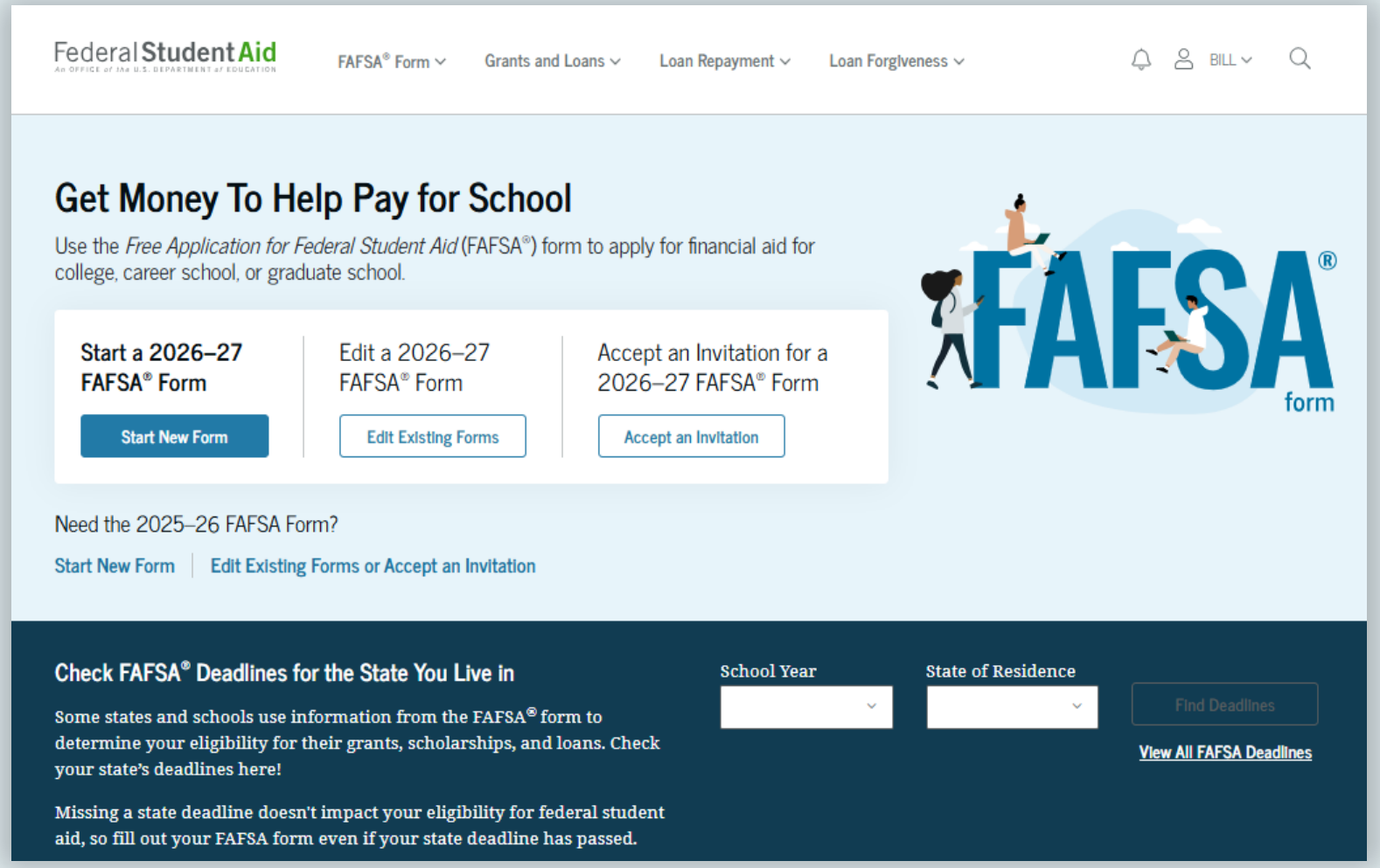
- Application is free
- Begin by creating a studentaid.gov account
  - Used to sign your FAFSA
  - If dependent student, parent will also need a studentaid.gov account
- Find a FAFSA Completion event for help
  - Check with your high school counselor for financial aid nights or FAFSA workshops
  - Visit GAfutures.org for events nearby



DO NOT PAY ANYONE TO COMPLETE THE FAFSA!

## COMPLETING THE FAFSA

# WWW.FAFSA.GOV



COMPLETING THE FAFSA

# WHICH FAFSA® FORM DO I COMPLETE?

## 2026 – 2027 FAFSA

IF ATTENDING:

Fall 2026

Spring 2027

Summer 2027

*Use 2024 tax returns*

Available:
**September 2025**

## 2027 – 2028 FAFSA

IF ATTENDING:

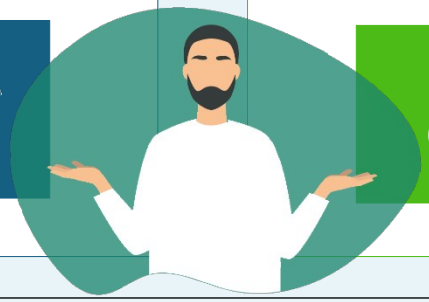
Fall 2027

Spring 2028

Summer 2028

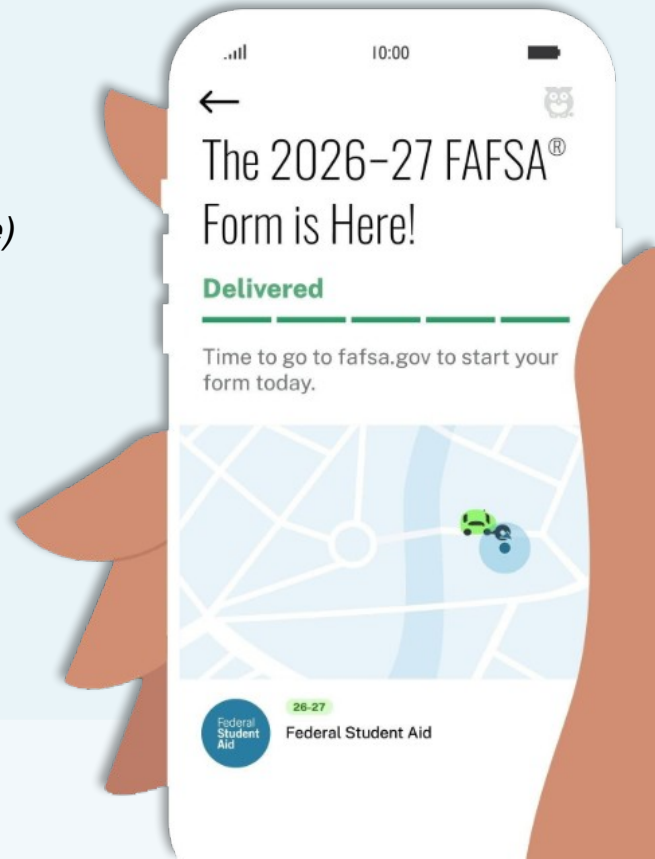
*Use 2025 tax returns*

Available on/by:
**October 1, 2026**



# WHAT IS NEEDED TO COMPLETE THE FAFSA

- Social Security number *(Alien Registration Number, if not a U.S. citizen)*
- Federal income tax returns, W-2s and other records of money earned
- Bank statements and investment records *(if applicable)*
- Records of untaxed income *(if applicable)*
- A StudentAid.gov account
  *(to log in and to sign electronically)*



COMPLETING THE FAFSA

# STEPS TO CREATING A STUDENTAID.GOV ACCOUNT

- Visit studentaid.gov. Click the link to create an account
- Create a username and password, and enter email
- Enter demographic information and select challenge questions and answers
- Review information and read and accept the terms and conditions
- Confirm cell number and email address by using the secure code

FOR ADDITIONAL HELP, VISIT STUDENTAID.GOV/ACCOUNT

# STUDENTAID.GOV ACCOUNT TIPS

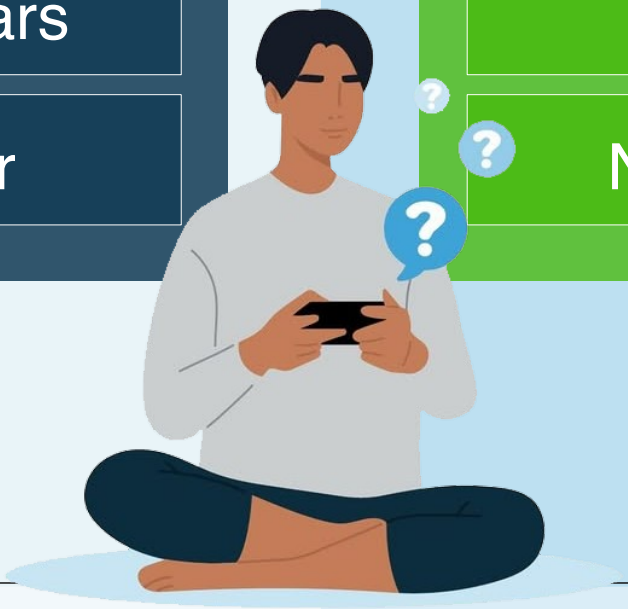
- Create your own StudentAid.gov account
- Never share StudentAid.gov account information
- Use your same StudentAid.gov account information each year to fill out FAFSA and for lifetime of any loans
- Parents may need to create StudentAid.gov account as well
- Email address can be associated with only one StudentAid.gov account

## How often do you complete the FAFSA?

- Every four years
- Every two years
- Once a year

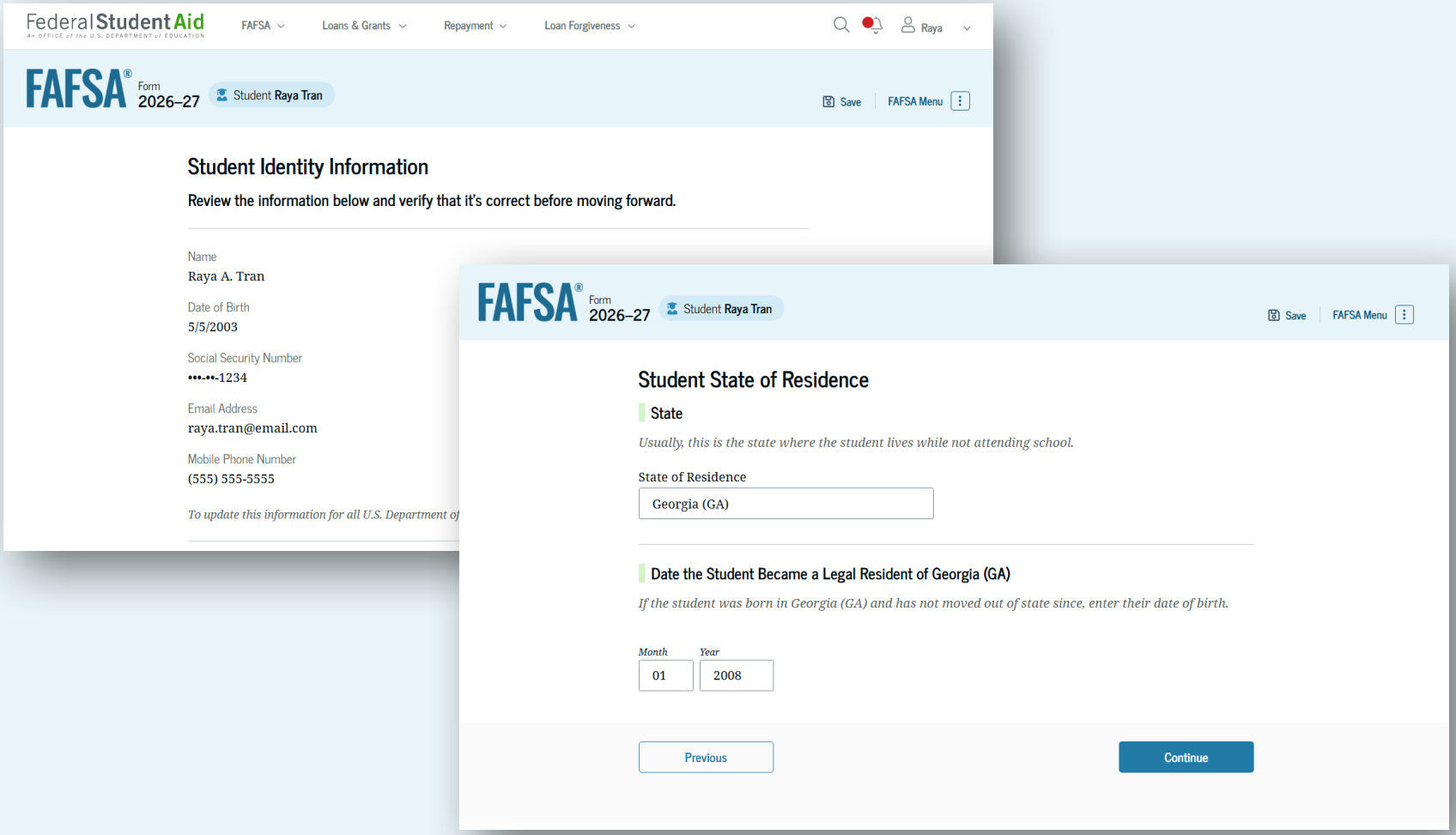
## When does the FAFSA typically open?

- September 1st
- October 1st
- November 1st



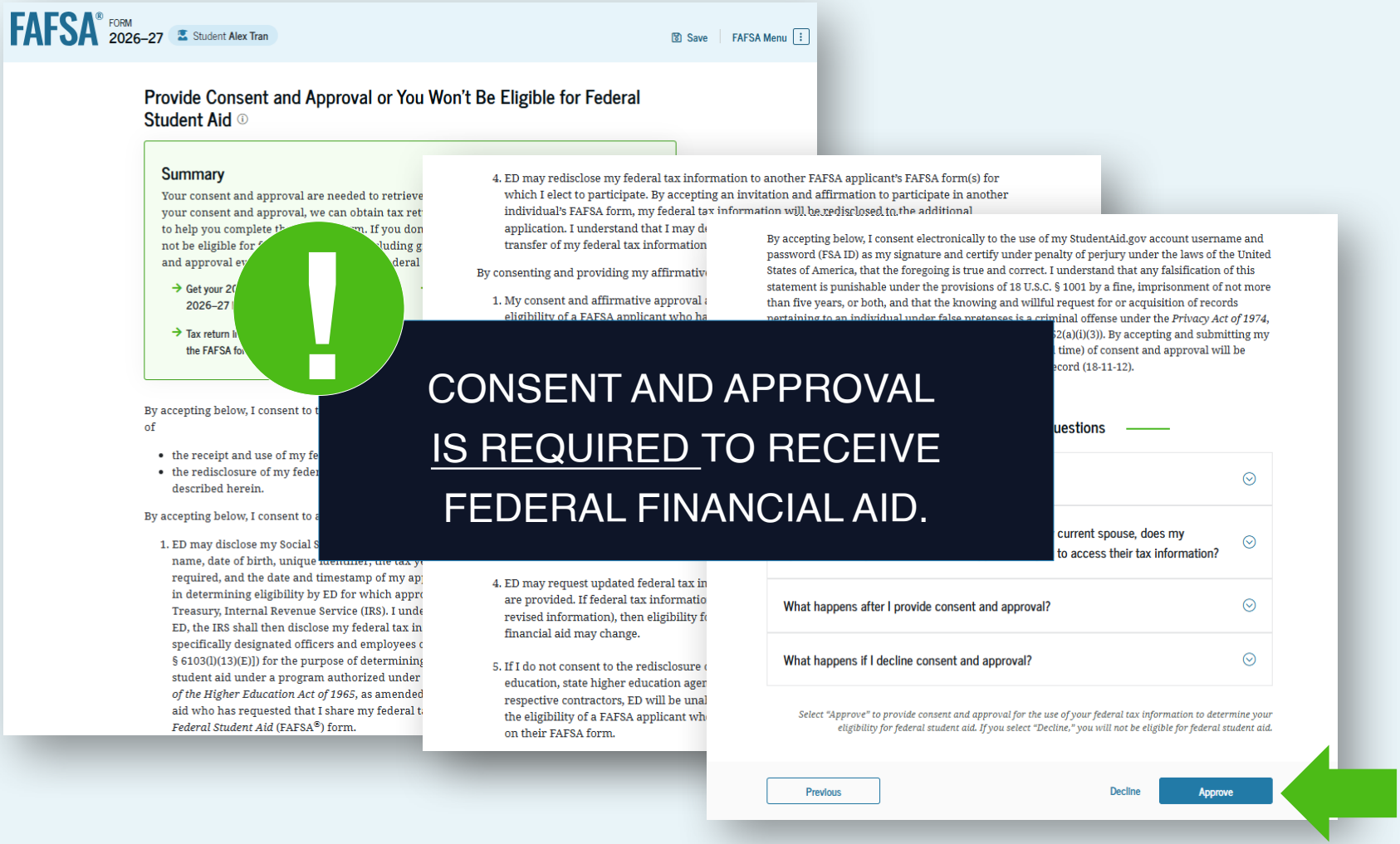
## COMPLETING THE FAFSA

# STUDENT DEMOGRAPHIC INFORMATION



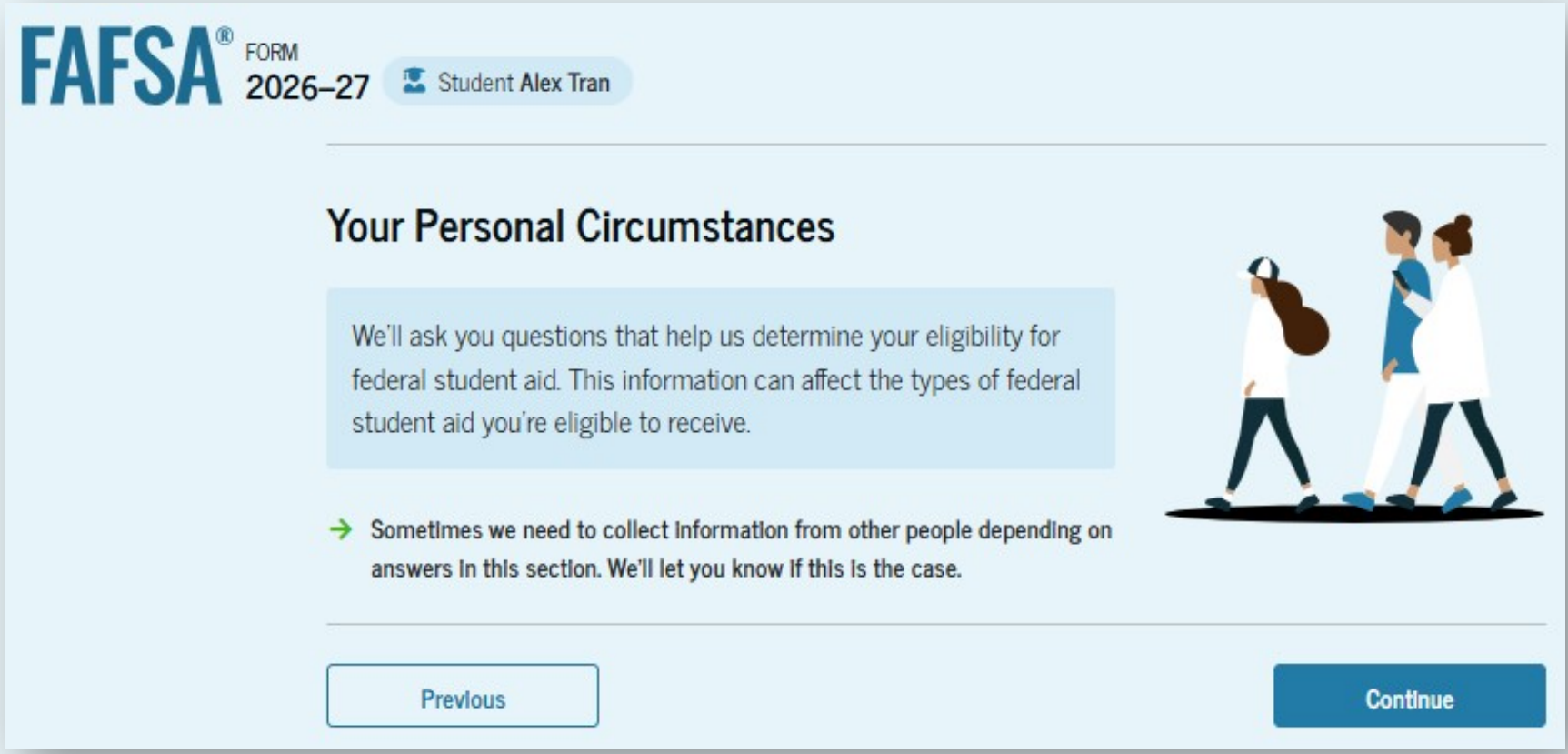
## COMPLETING THE FAFSA

# STUDENT'S CONSENT AND APPROVAL



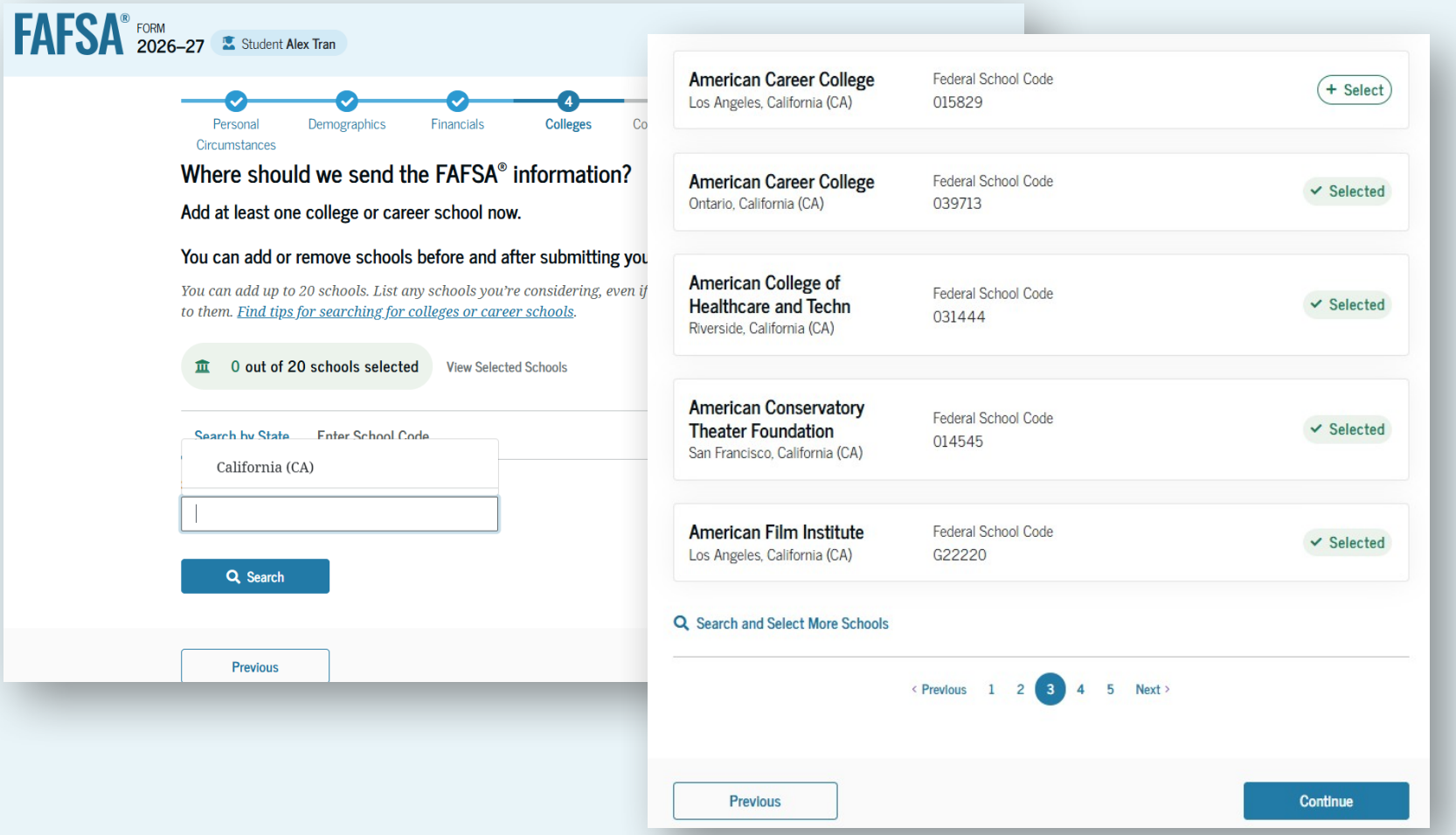
COMPLETING THE FAFSA

# STUDENT PERSONAL CIRCUMSTANCES



## COMPLETING THE FAFSA

# STUDENT COLLEGE SEARCH



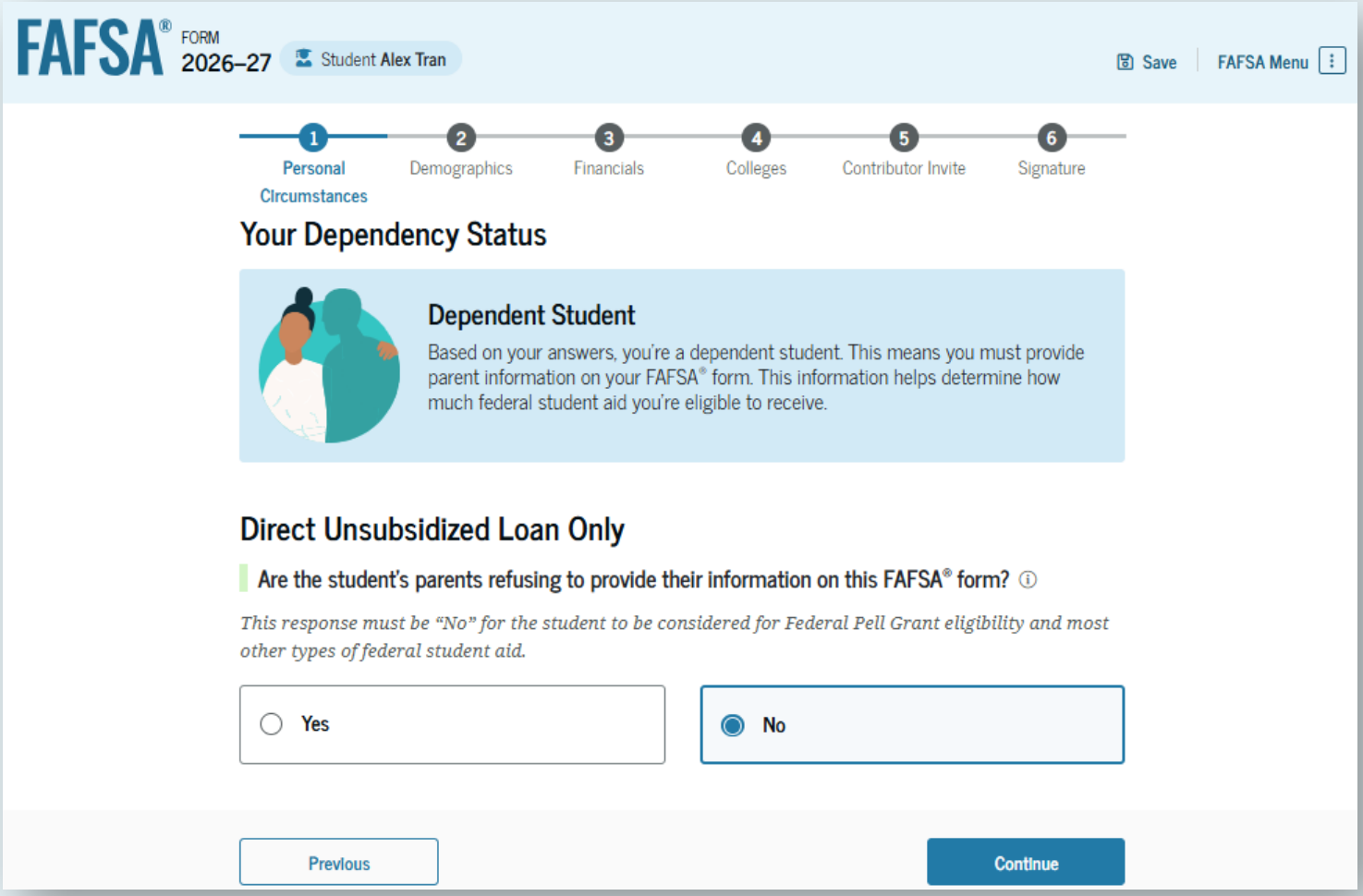
# DEPENDENCY STATUS ON THE FAFSA FORM

If you are **not** any of the following, you are considered a dependent student on the FAFSA form and will be required to provide parent information on your form:

- Born before January 1, 2002
- Married (and not separated)
- A graduate or professional student
- A veteran of or currently serving on active duty in the U.S. Armed Forces
- Someone with dependent children or legal dependencies (other than a spouse) who live with you and receive more than half of their support from you
- Someone who, at any time since you turned 13, was in foster care, was a ward or dependent of the court, or with both parents deceased
- An emancipated minor or in a legal guardianship as determined by the court
- An unaccompanied and homeless youth, or unaccompanied and self-supporting youth at risk of being homeless

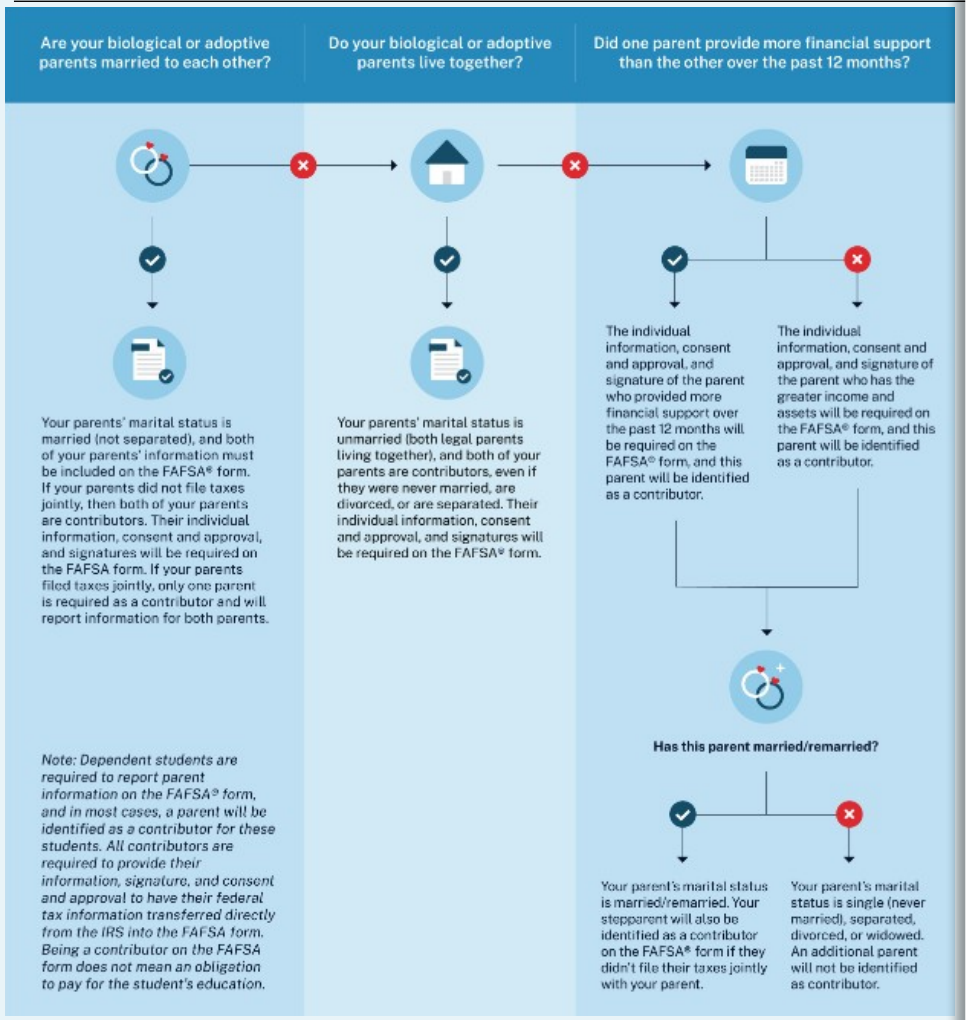
COMPLETING THE FAFSA

# STUDENT DEPENDENCY STATUS



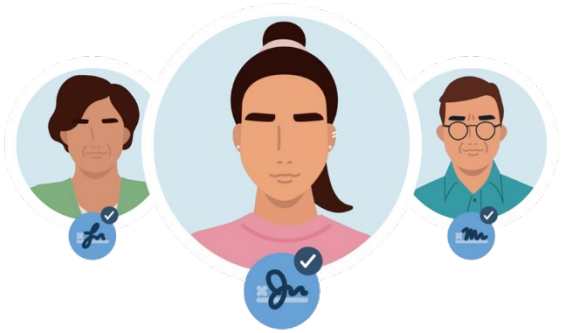
## COMPLETING THE FAFSA

# WHO'S MY PARENT?




Who counts as a parent on the FAFSA® Form?

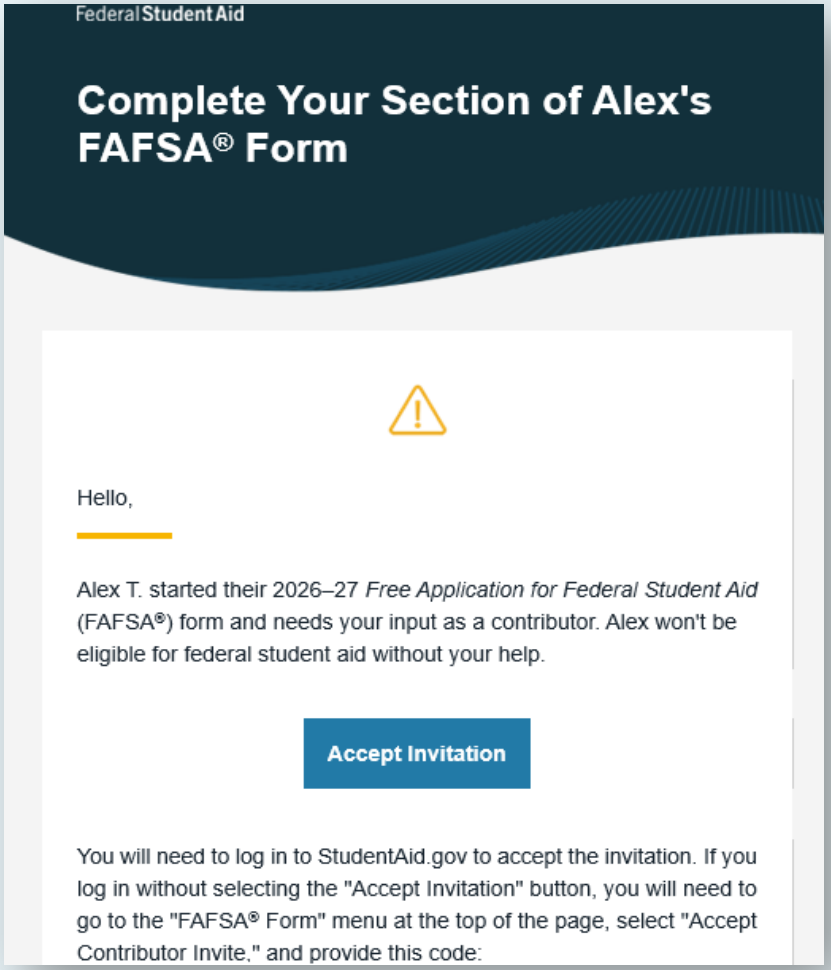
**STUDENTAID.GOV/FAFSA-APPLY/PARENTS**



A student may need to ask their parent(s) to provide information on their FAFSA form based on the student's dependency status.

## COMPLETING THE FAFSA

# STUDENT PARENT EMAIL



Federal Student Aid

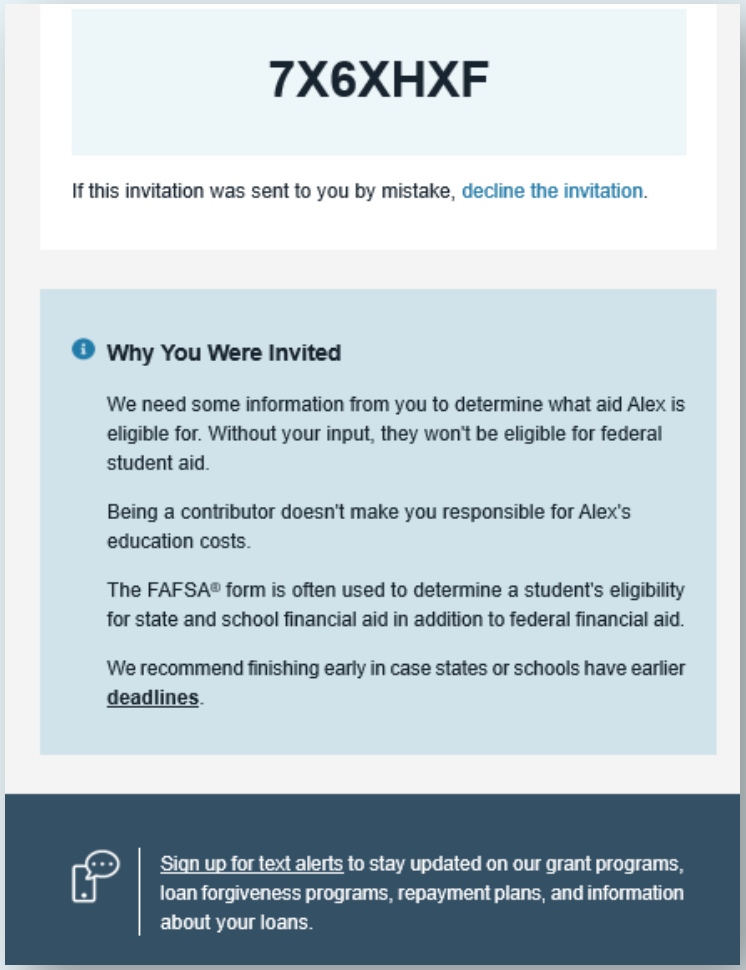
**Complete Your Section of Alex's FAFSA® Form**

Hello,

Alex T. started their 2026–27 *Free Application for Federal Student Aid* (FAFSA®) form and needs your input as a contributor. Alex won't be eligible for federal student aid without your help.

**Accept Invitation**

You will need to log in to StudentAid.gov to accept the invitation. If you log in without selecting the "Accept Invitation" button, you will need to go to the "FAFSA® Form" menu at the top of the page, select "Accept Contributor Invite," and provide this code:



**7X6XHXF**

If this invitation was sent to you by mistake, decline the invitation.

**Why You Were Invited**

We need some information from you to determine what aid Alex is eligible for. Without your input, they won't be eligible for federal student aid.

Being a contributor doesn't make you responsible for Alex's education costs.

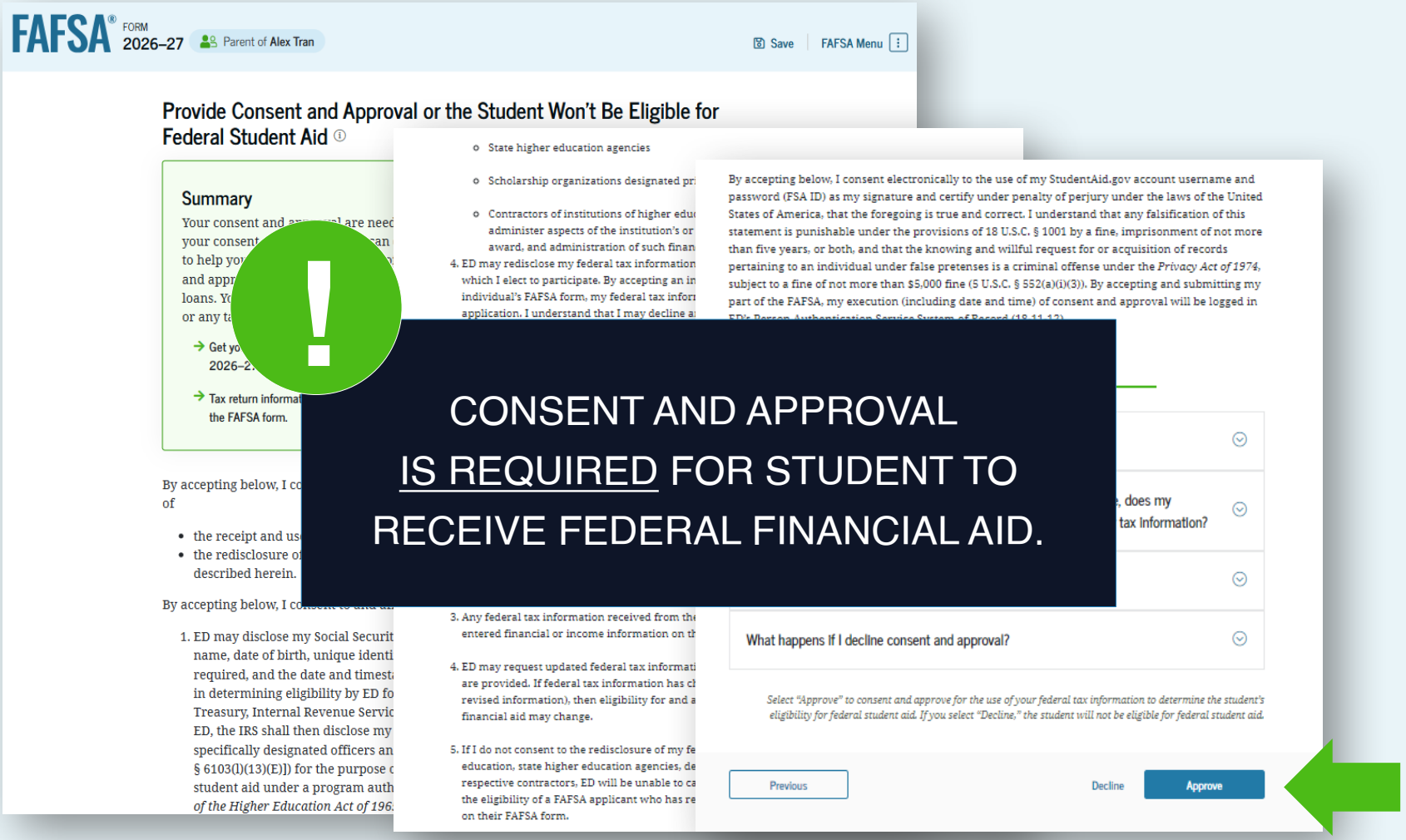
The FAFSA® form is often used to determine a student's eligibility for state and school financial aid in addition to federal financial aid.

We recommend finishing early in case states or schools have earlier **deadlines**.

Sign up for text alerts to stay updated on our grant programs, loan forgiveness programs, repayment plans, and information about your loans.

## COMPLETING THE FAFSA

# PARENT PROVIDES CONSENT & APPROVAL

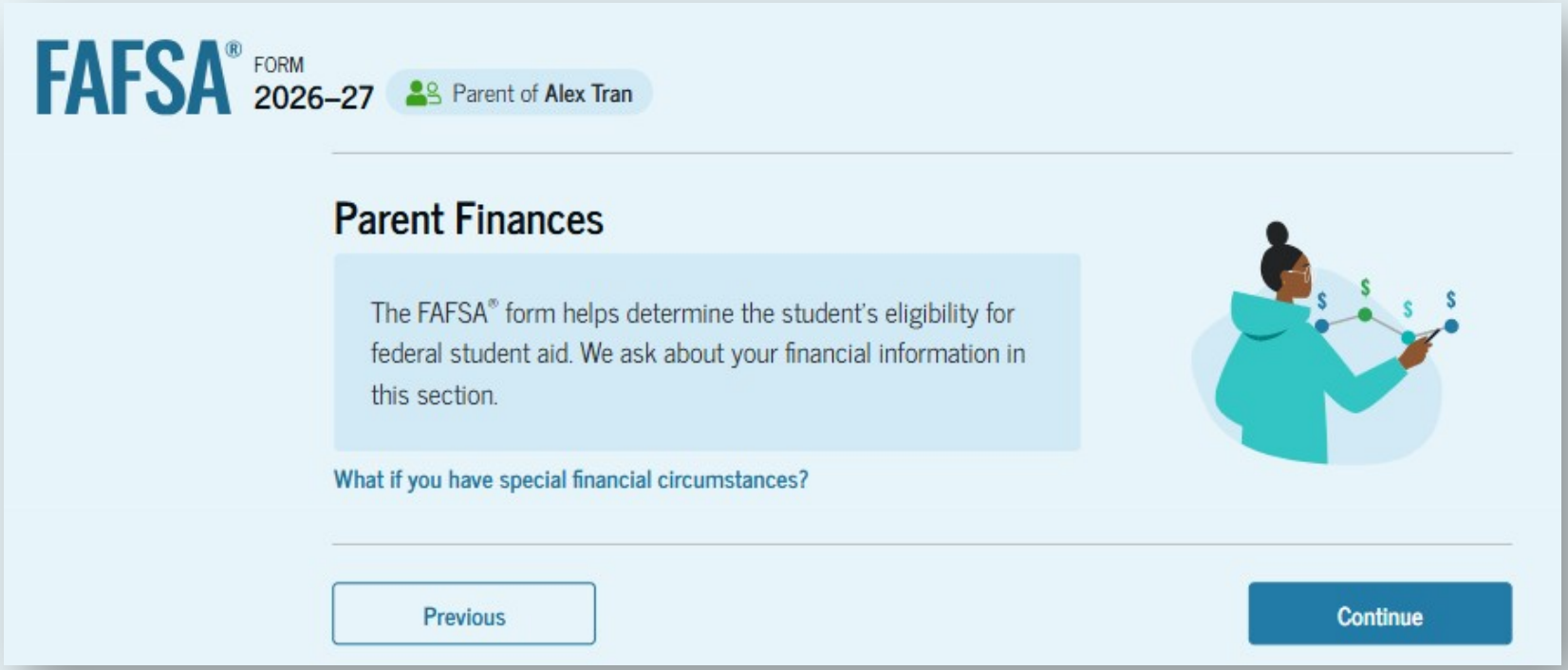



GSFC | Georgia Student Finance Commission

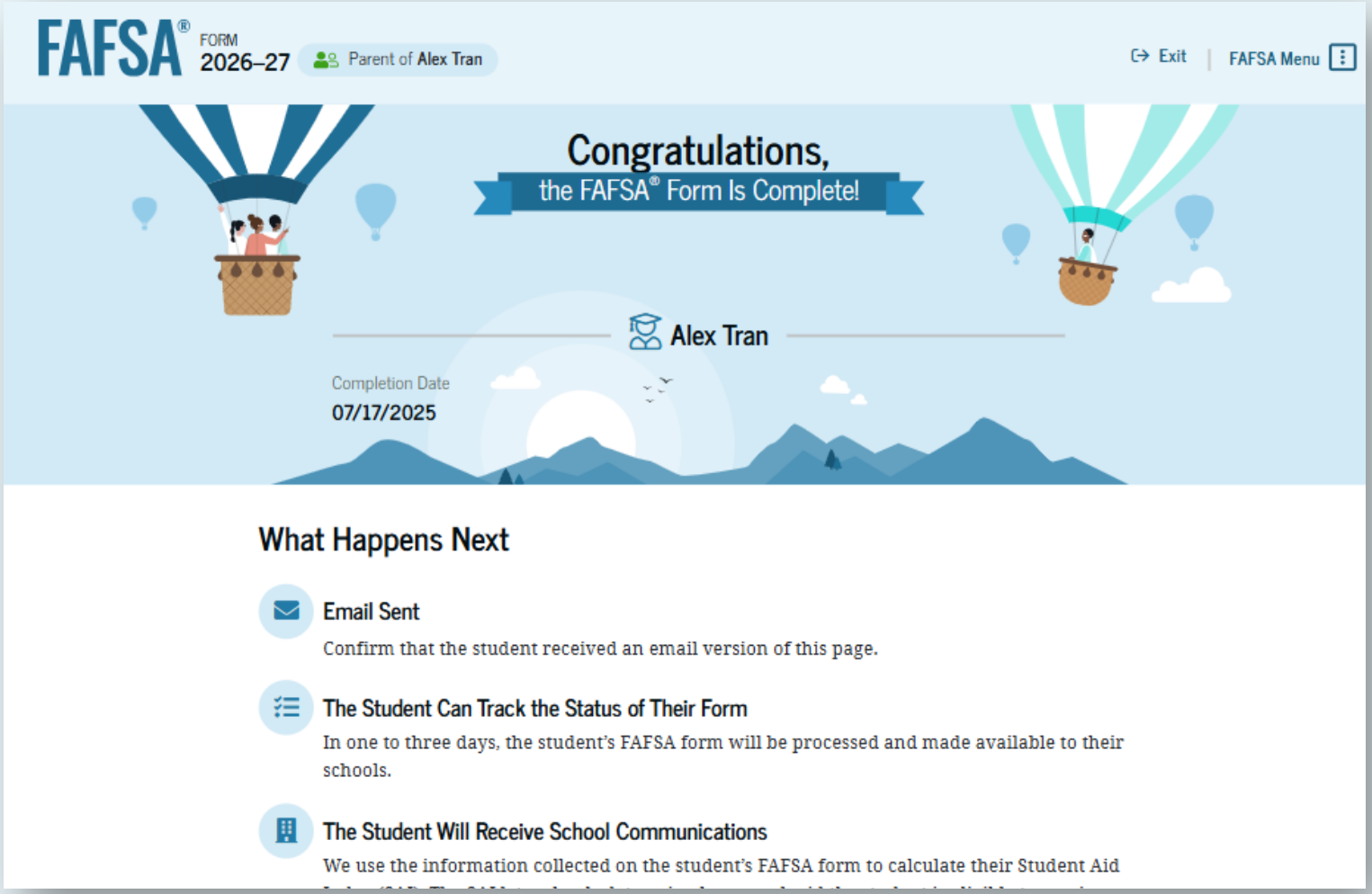
GAfutures.org
Explore. Plan. Succeed.

COMPLETING THE FAFSA

# PARENT FINANCIALS

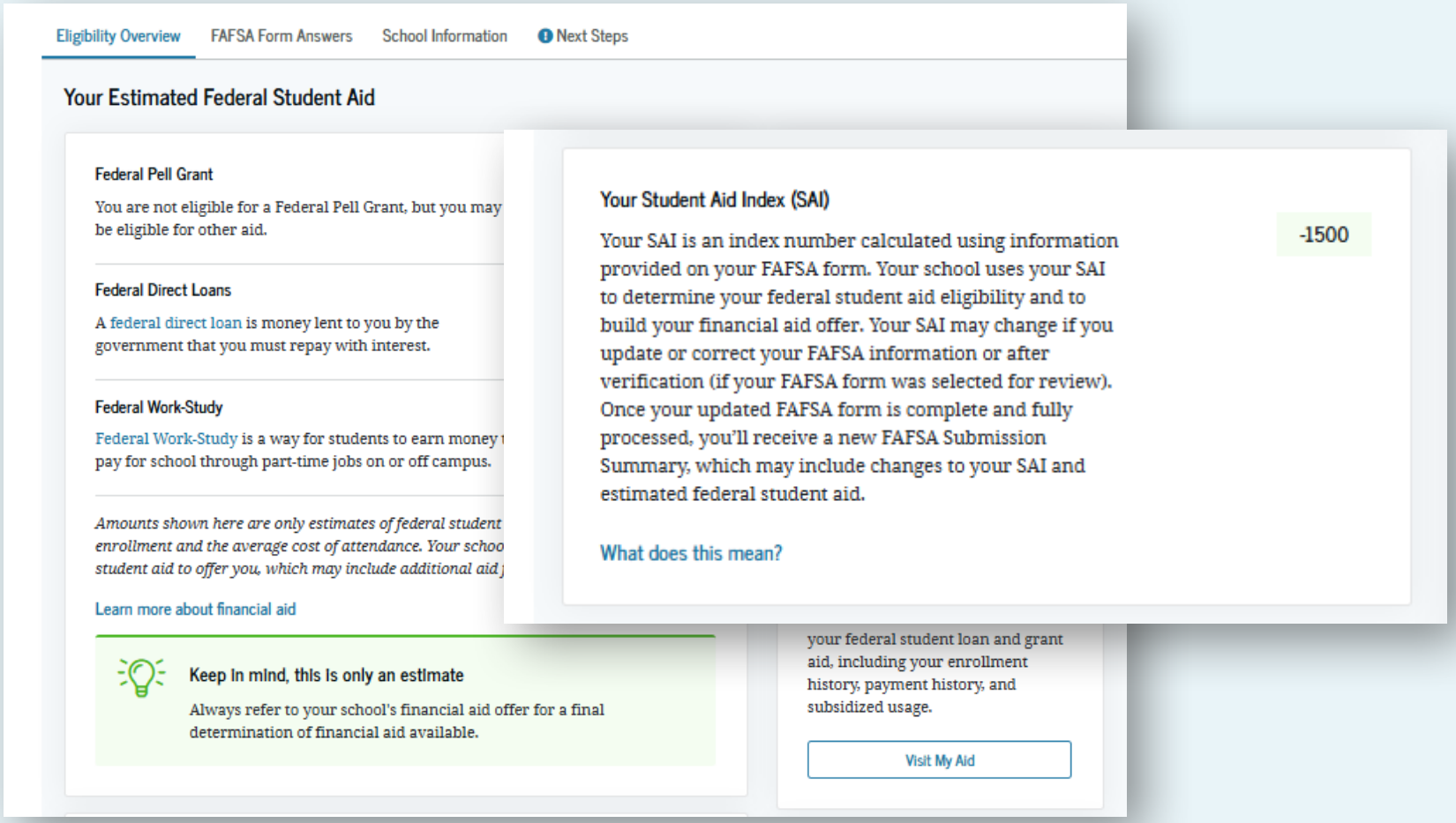


# FAFSA CONFIRMATION



## AFTER THE FAFSA

# ELIGIBILITY OVERVIEW



# Comparing Financial Aid Packages

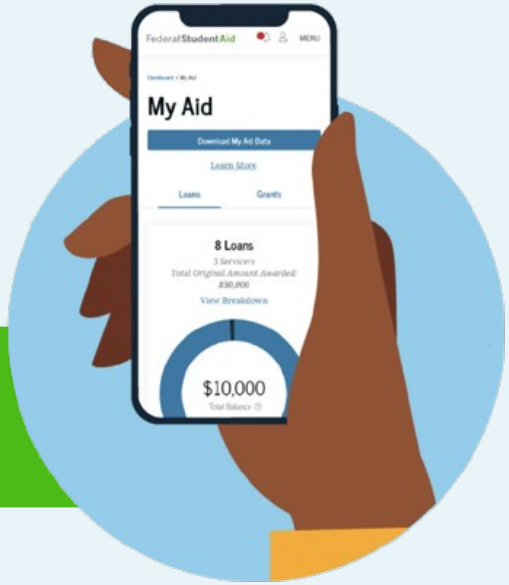
A financial aid package is the total amount of financial assistance offered to a student to help cover the costs of their education.



# RECEIVING A FINANCIAL AID AWARD LETTER

To receive a Financial Aid Package, a student must:

- List the institution on the FAFSA
- Complete verification process, if selected
- Apply for admission
- At some institutions, be accepted




Each institution is different. For more information, check with your college's Financial Aid Office.

# FINANCIAL AID AWARD OFFERS



Financial aid awards will all have basically the same information included:

| | |
|---|---|
| Cost to attend the institution for the year | Amount of financial aid the institution is providing |
| Amount family is expected to contribute | Additional need to be funded through other sources |

COMPARING FINANCIAL AID PACKAGES

# COMPARE AWARD OFFERS

## SCHOLAR UNIVERSITY

| | | |
|---|---|---|
| Housing: On Campus | Cost of Attendance (COA) | $29,086 |
| | Student Aid Index (SAI) | - 1,000 |
| Residency: In-State | Estimated Financial Need | $28,086 |

| Type of Aid | Fall | Spring | Total |
|---|---|---|---|
| Pell Grant | $3,698 | $3,697 | $7,395 |
| HOPE Scholarship | $3,840 | $3,840 | $7,680 |
| Band Scholarship | $1,000 | $1,000 | $2,000 |
| Volunteer Organization | $1,000 | $1,000 | $2,000 |
| Something Church | $200 | $200 | $400 |
| Subsidized Loan | $1,750 | $1,750 | $3,500 |
| Unsubsidized Loan | $1,000 | $1,000 | $2,000 |
| Total for Academic Year | | | $24,975 |

## HALLMARK COLLEGE

| | | |
|---|---|---|
| Housing: On Campus | Cost of Attendance (COA) | $20,185 |
| | Student Aid Index (SAI) | - 1,000 |
| Residency: In-State | Estimated Financial Need | $19,185 |

| Type of Aid | Fall | Spring | Total |
|---|---|---|---|
| Pell Grant | $3,698 | $3,697 | $7,395 |
| FSEOG | $2,000 | $2,000 | $4,000 |
| HOPE Scholarship | $1,335 | $1,335 | $2,670 |
| Volunteer Organization | $1,000 | $1,000 | $2,000 |
| Something Church | $200 | $200 | $400 |
| Subsidized Loan | $1,295 | $1,295 | $2,590 |
| Unsubsidized Loan | $565 | $565 | $1,130 |
| Total for Academic Year | | | $20,185 |

COMPARING FINANCIAL AID PACKAGES

# THE BEST ORDER TO ACCEPT AID

1

## Scholarship and Grants

(e.g., money that you don't have to pay back!)

Understand all the conditions.

Make sure it's truly free.

2

## Earned money

(e.g., Work Study)

Does not have to be paid back.

Money is paid through paycheck based on hours worked.

Considers class schedule and study time.

3

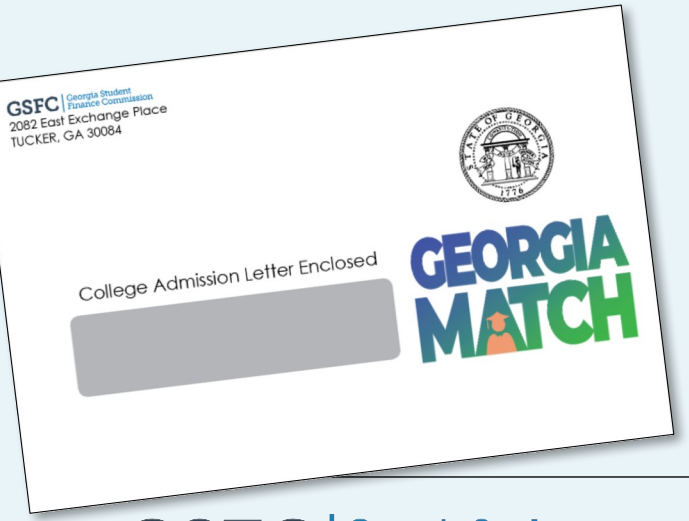
## Borrowed money

(e.g., federal student loans, state government loans, college loans, private loans)

Must be paid back with interest.
Understand all conditions.

# GEORGIA MATCH

GEORGIA MATCH identifies up to 45 Georgia public colleges and universities that are an academic match based on a high school senior's HOPE GPA.



# GEORGIA MATCH LETTER

High school students will receive a letter from Governor Brian Kemp in the Fall of their senior year.

The letter will list all USG and TCSG institutions for which the student meets preliminary academic eligibility for admission (based on their calculated HOPE GPA GSFC has on record at the time of the letter).



GEORGIA MATCH

Dear Student Name,

April 9, 2024

Congratulations! GEORGIA MATCH recognizes your hard work in school, and I'm happy to say you're an academic match with the Georgia public colleges and universities listed below. This accomplishment is based on your most recent transcript data submitted by your high school to GAfutures.org. The colleges listed below are holding a spot for you in their Fall 2025 class!

Use the QR code to request information from any colleges listed, and once you have chosen the one you want to attend, claim your spot to begin the admission and enrollment process. Now is the perfect time to explore your college options and apply. All TCSG and USG colleges and universities waive their application fee for Georgia's seniors during November's Apply to College Month!

**TECHNICAL COLLEGE SYSTEM OF GEORGIA (TCSG)**

| | | |
|---|---|---|
| Albany Technical College | Athens Technical College | Atlanta Technical College |
| Augusta Technical College | Central Georgia Technical College | Chattahoochee Technical College |
| Coastal Pines Technical College | Columbus Technical College | GA Northwestern Technical College |
| Georgia Piedmont Technical College | Gwinnett Technical College | Lanier Technical College |
| North Georgia Technical College | Oconee Fall Line Technical College | Ogeechee Technical College |
| Savannah Technical College | South Georgia Technical College | Southeastern Technical College |
| Southern Crescent Technical College | Southern Regional Technical College | West Georgia Technical College |
| Wiregrass Georgia Technical College | | |

**UNIVERSITY SYSTEM OF GEORGIA (USG)**

| | | |
|---|---|---|
| Abraham Baldwin Agricultural College | East Georgia State College | Kennesaw State University |
| Albany State University | Fort Valley State University | Middle Georgia State University |
| Atlanta Metropolitan State College | Georgia Gwinnett College | Perimeter Colleges of Georgia State |
| Augusta University | Georgia Highlands College | Savannah State University |
| Clayton State University | Georgia Southern University | South Georgia State College |
| College of Coastal Georgia | Georgia Southwestern State Univ. | University of North Georgia |
| Columbus State University | Georgia State University | University of West Georgia |
| Dalton State College | Gordon State College | Valdosta State University |

*USG requires students to meet Required High School Curriculum and testing requirements. Scan the QR code to learn more.*

Attending a public college or university in Georgia is affordable. GAfutures.org can help you plan and pay for college in Georgia by connecting you to information about Georgia's HOPE & Zell Miller Scholarships and Grants as well as 15 additional state-funded financial aid programs and federal financial aid!

Congratulations on making Georgia proud! I look forward to seeing you on one of our college campuses next fall!

Brian P. Kemp Governor

LEARN MORE BY USING THIS QR CODE!

DA_Letter_Students 06 10 24

Page 1 of 2

# GEORGIA MATCH LETTER

SENIORS:

"CLAIM YOUR SPOT"
AT A GEORGIA COLLEGE
OR UNIVERSITY TODAY!

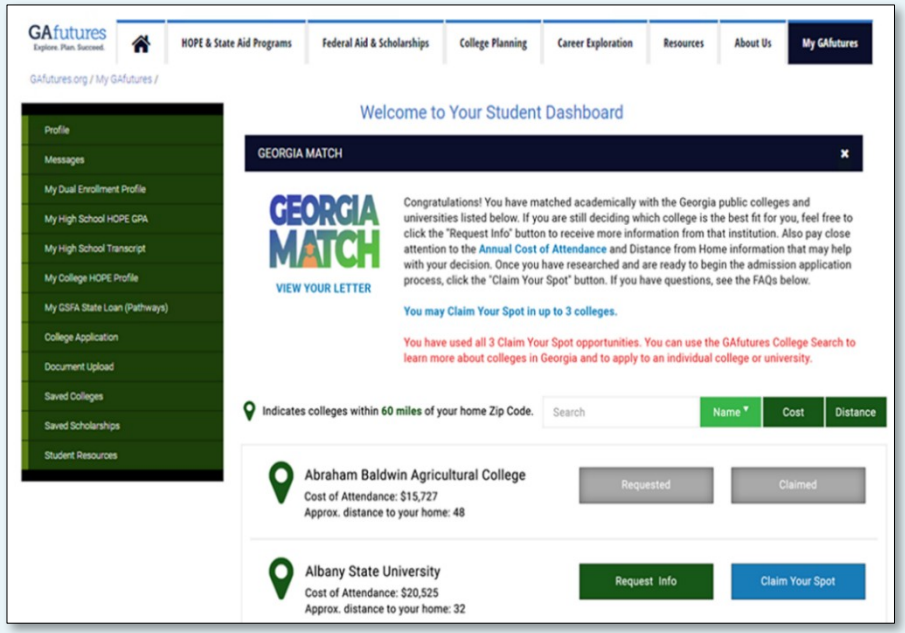



Letters are mailed by the end of October allowing students to take advantage of November's Apply to College Month.

# GEORGIA MATCH DASHBOARD

GEORGIA MATCH Dashboard will be available immediately when letters are mailed.

Student signs in or creates a student GAfutures account to access the dashboard.



GEORGIA MATCH

# REQUEST INFORMATION OR CLAIM YOUR SPOT!

## Request Info

When a student clicks

**“Request Info”**

it means:

They are asking for more information to be sent to them about that institution (pamphlets, brochures, or emails).

## Claim Your Spot

When a student clicks

**“Claim Your Spot”**

it means:

Their contact information is securely sent to the college, notifying the college of the student’s intent to begin the admission process for next Fall.

The college will contact the student (by text, phone, or email) to help them begin the admission process.

***Students must still submit a college admissions application to be admitted.***

# DREAMS Scholarship

Dedicating Resources to Educationally Advance More Students



# WHAT IS THE DREAMS SCHOLARSHIP?

- Georgia's first statewide need-based scholarship program.
- Helps eligible Georgia students cover college costs that remain after other financial aid has been applied.
- Designed to increase college access and affordability for students with financial need
- Administered by the Georgia Student Finance Commission

DREAMS SCHOLARSHIP

# BASIC ELIGIBILITY REQUIREMENTS

Student must:

- Meet U.S. citizenship or eligible non-citizen requirements and be a legal resident of Georgia
- Complete the FAFSA annually.
- Be eligible for the Federal Pell Grant and demonstrate remaining unmet financial need.
- Be enrolled at least half-time in an eligible degree program.
- Attend an eligible University System of Georgia (USG) or Technical College System of Georgia (TCSG) institution.
- Be in compliance with Selective Service registration requirements

DREAMS SCHOLARSHIP

# PROGRAM REQUIREMENTS & AWARD AMOUNTS

## Program Requirements

- Be enrolled in a degree program at a Georgia eligible institution
- Must be eligible for the Federal Pell Grant and have remaining unmet financial need
- Must complete online Financial Toolkit sessions
- Must complete a 60-hour per term work requirement

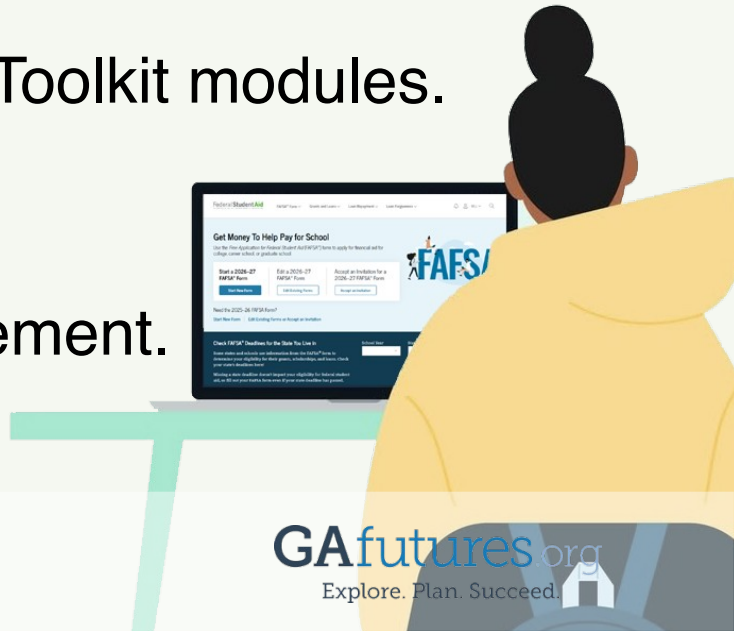
## Award Amounts

- Awards are based on financial need and available funding.
- Eligible students may receive up to $3,000 per academic year.
- Award amounts cannot exceed the student's remaining financial need.

DREAMS SCHOLARSHIP

# HOW TO APPLY

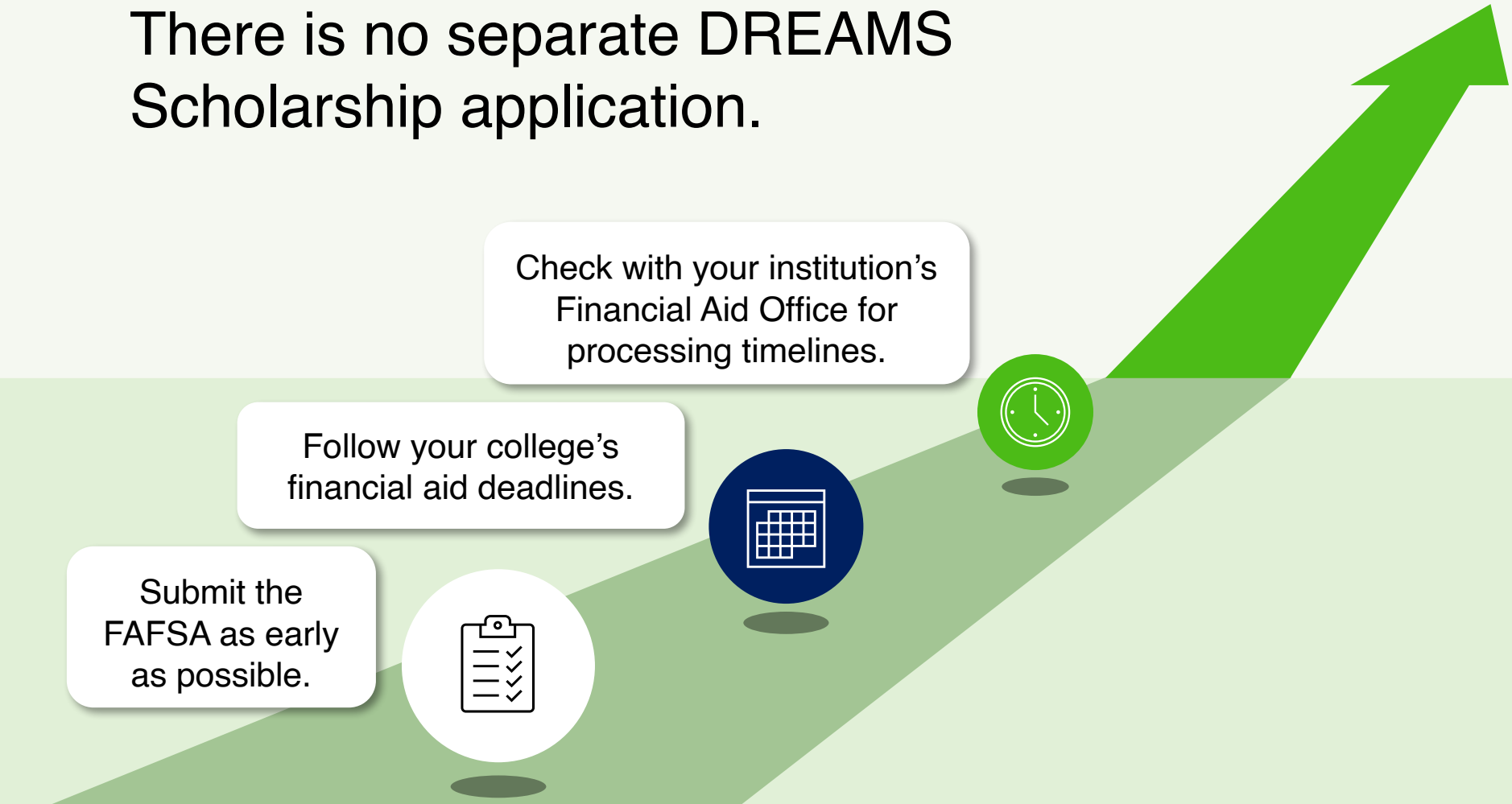
1. Complete the FAFSA each year.
2. Apply for admission to an eligible USG or TCSG institution.
3. Complete required Financial Toolkit modules.
4. Meet the work/service requirement.



DREAMS SCHOLARSHIP

# NEXT STEPS

There is no separate DREAMS Scholarship application.



# Foster Care Scholarship

The Foster Care Scholarship Program provides eligible students assistance with the cost of attendance at an eligible college or university while enrolled in an undergraduate program.



FOSTER CARE SCHOLARSHIP

# BASIC ELIGIBILITY REQUIREMENTS

Student must:

- Meet U.S. citizenship or eligible non-citizen requirements and be a legal resident of Georgia
- Be less than twenty-six (26) years of age on the first date of the postsecondary term of enrollment, for which funding is sought
- Be enrolled a minimum of six hours, at an eligible Georgia public or private college, university or technical college as an undergraduate student seeking a college degree or technical certificate/diploma

**ATTENTION MALE STUDENTS:** Georgia state law requires Selective Service registration for males (18+ years old) to qualify for state aid programs.



# FINANCIAL AID AWARD OFFERS

Qualifying students must meet **one** of the following eligibility requirements:

Current or former foster custody under the supervision of the Georgia Division of Family and Children Services (DFCS) for at least six months after 14th birthday

Was adopted from the custody of the Georgia DFCS after their 14th birthday

Currently participating in Georgia DFCS independent living program

Family receiving or has received state funded adoption services through Georgia DFCS

FOSTER CARE SCHOLARSHIP

# AWARD AMOUNT AND AVAILABILITY

## Award Amount

The maximum annual award amount is $30,000 per year.

Maximum term award is Cost of Attendance minus all other scholarship and grant aid.

## Eligible Institutions

University System of Georgia (USG), Technical College System of Georgia (TCSG), and eligible private postsecondary institutions.

## Availability

Scholarships are awarded on a first-come, first-served basis, subject to the availability of appropriated funds.

FOSTER CARE SCHOLARSHIP

# HOW TO APPLY

1. Submit a FAFSA each year.

2. Complete and submit the one-time Foster Care Scholarship Application.

3. Provide supporting foster care documentation to GSFA.



# Dual Enrollment

Begin your college academic career while still in high school.



GSFC | Georgia Student Finance Commission

GAfutures.org
Explore. Plan. Succeed.

# DUAL ENROLLMENT

An opportunity for students to earn credit hours toward a certificate, degree or diploma while meeting high school graduation requirements.



DUAL ENROLLMENT

# STUDENT ELIGIBILITY

Student must:

- Be a U.S. citizen and meet the Georgia Residency requirements prior to the first day of classes of the college term for which funding is sought.
- Attend a participating high school or home study program
- Meet admissions requirements and deadlines for dual enrollment program with college/university
- Maintain Satisfactory Academic Progress (SAP)

**ATTENTION MALE STUDENTS:** Georgia state law requires Selective Service registration for males (18+ years old) to qualify for state aid programs.



# STUDENT ELIGIBILITY

10th Graders, if…

- 1200 SAT or 25 ACT, take any course at any participating college/university
- All other 10th graders, only at a technical college and only CTAE course

11th – 12th grade

- CTAE or core course at any participating college/university
- Eligibility ends at high school graduation

# FUNDING CAP & LENGTH OF ELIGIBILITY

## Funding Cap

- 30 semester or 45 quarter hours
- Maximum of 15 semester/12 quarter hours per term regardless of number of institutions enrolled

## Length of Eligibility

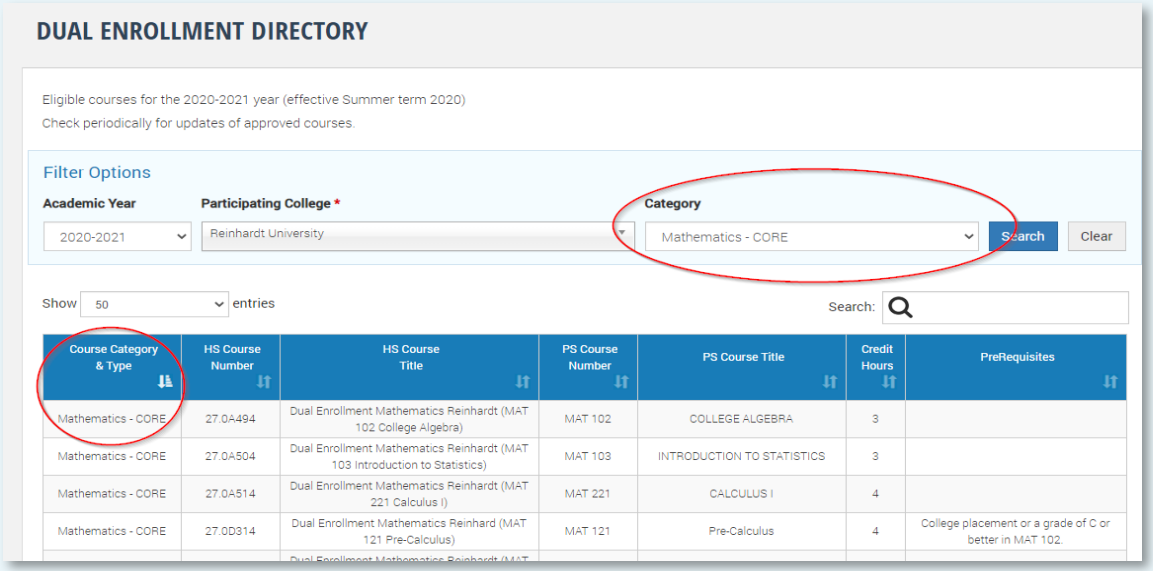
- Reaches Funding Cap
- Two Withdraws from Dual Enrollment courses
- High school graduation

# COURSE DIRECTORY

## Dual Enrollment Course Directory on GAfutures

List of approved courses at eligible participating postsecondary institutions

Search Directory based on course number and/or category.



DUAL ENROLLMENT

# AWARD AMOUNTS

## Dual Enrollment Awards

- Tuition, mandatory fees and required books
- Paid directly to college/university



### Expenses Not Covered by Dual Enrollment

- Lost or damaged book fees
- Course-related fees and supplies for a particular course or optional fees charged by the college/university
- Courses not on the approved Dual Enrollment course list

DUAL ENROLLMENT

# FUNDING APPLICATION PROCESS

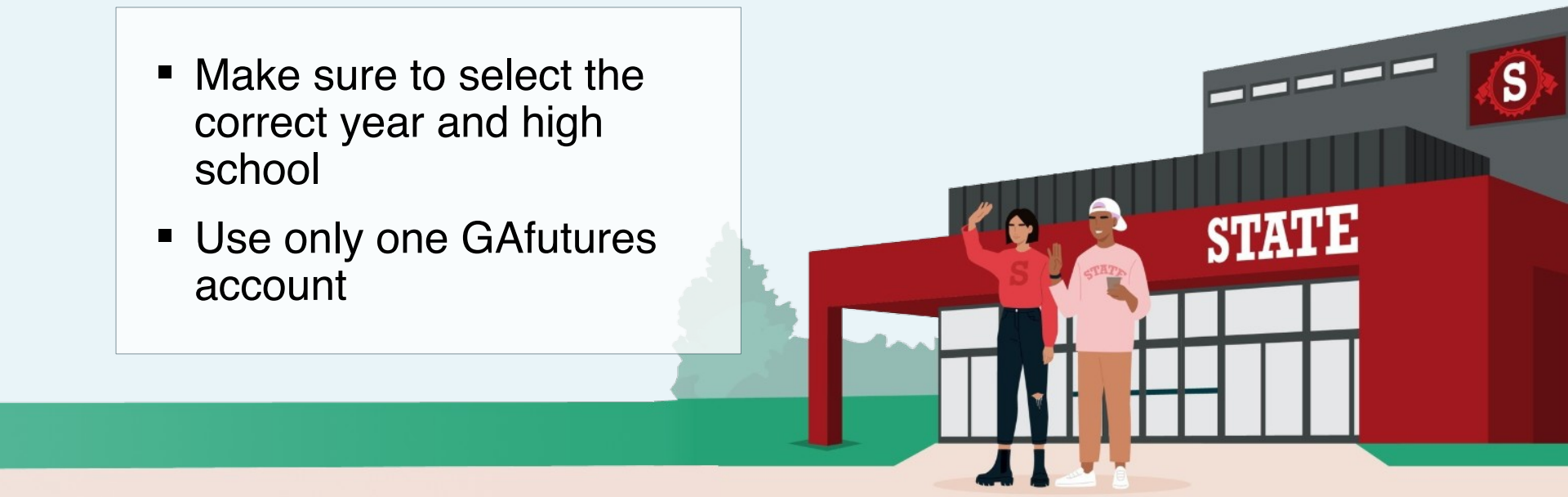
2026-2027 Application: available in February 2026

- Summer 2026, Fall 2026, Spring 2027

2027-2028 Application: available in February 2027

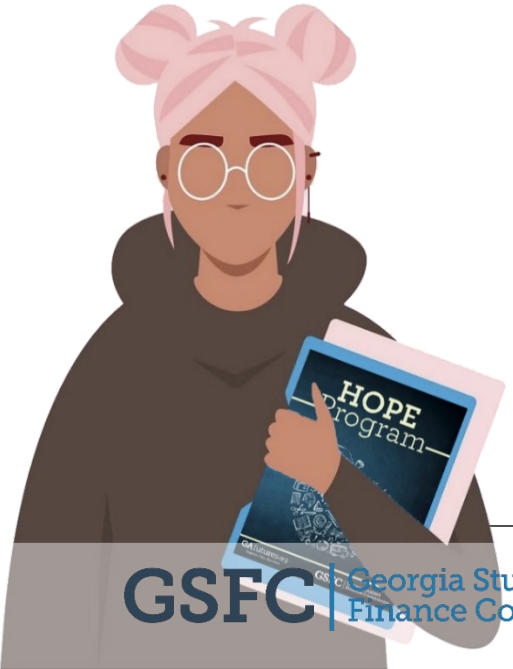
- Summer 2027, Fall 2027, Spring 2028

- Make sure to select the correct year and high school
- Use only one GAfutures account



# Resources

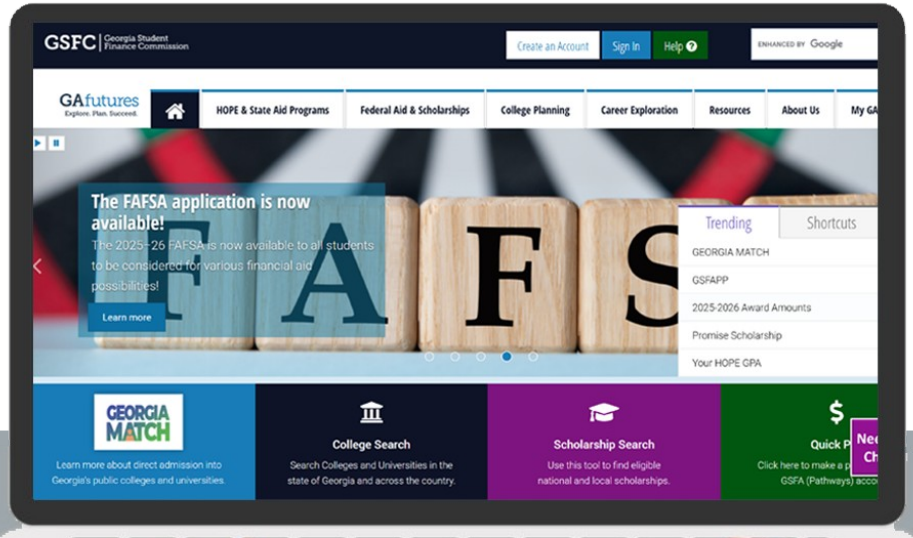
Learn about financial aid resources to help pay for college.



# GAfutures.org

Explore. Plan. Succeed.

Georgia's FREE online resource to help students plan, apply, and find affordable ways to pay for college.




## COLLEGE SEARCH TOOL

Search for colleges and universities in Georgia and across the country, using attributes such as public/private, size of school, programs offered.

## COLLEGE MONEY MATTERS

Financial literacy education so you are better equipped to make smart financial choices in relation to planning, applying, and paying for college.

# *MY GAFUTURES*

Here's what you can do with a *My GAfutures* account:

- Check your High School HOPE GPA
- Apply for Dual Enrollment funding and other state financial aid programs
- View and request high school transcripts
- Apply to participating colleges
- Receive general updates and reminders from GSFC



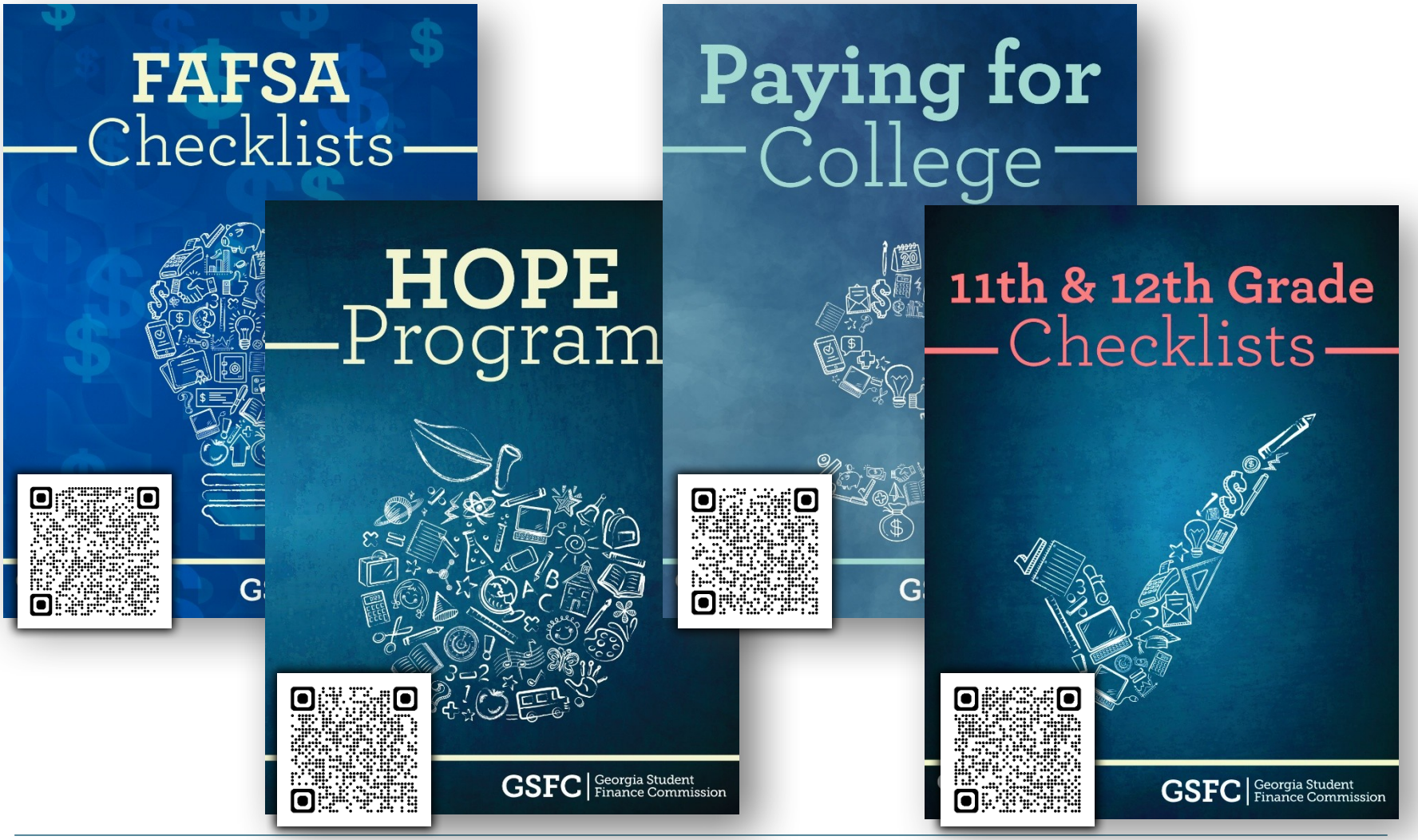
# TRUE or FALSE

GAfutures.org only has options for students with a 3.0 GPA or higher.



RESOURCES

# FAFSA CHECKLIST & INFORMATION



Federal Student Aid
An OFFICE of the U.S. DEPARTMENT of EDUCATION

# www.studentaid.gov

Federal Student Aid offers resources and tools to help students manage their financial aid, including loan repayment options and the FAFSA application.

## FEDERAL STUDENT AID ESTIMATOR

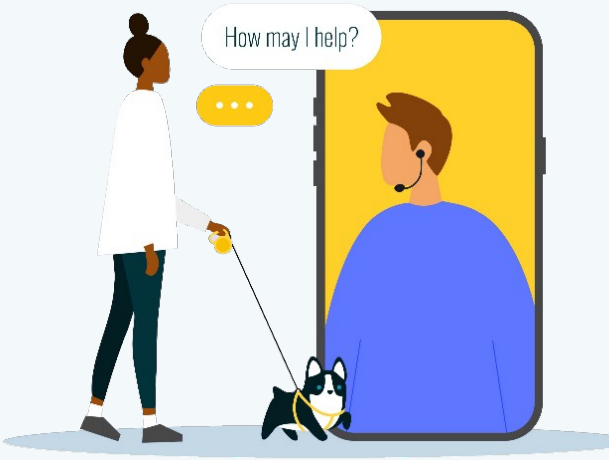
Estimate types of federal student aid you may be eligible for before you complete the Free Application for Federal Student Aid (FAFSA®) Form.

## LOAN SIMULATOR

Loan Simulator helps you estimate monthly student loan payments and choose a loan repayment option that best meets your needs and goals.

FEDERAL STUDENT AID INFORMATION CENTER:

**1-800-433-3243**

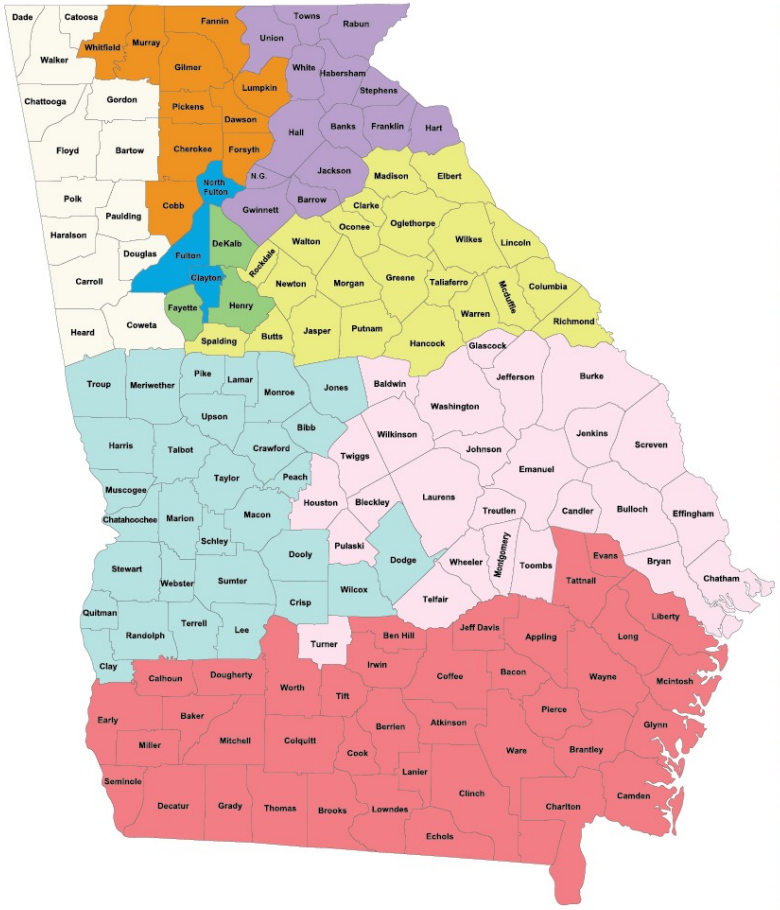



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GAfutures.org
Explore. Plan. Succeed.

RESOURCES

# GSFC REPRESENTATIVE MAP




## Contact your GSFC Representative



**Adrienne Langford**
alangford@gsfc.org
678.218.7770



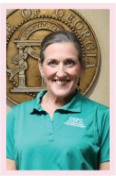
**Jonita Coleman**
jcoleman@gsfc.org
770.749.8008



**Ben Meadows**
benm@gsfc.org
678.495.8103



**Brenda Vaughn**
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**Gabrielle Poss**
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**Hal Wilkinson**
halw@gsfc.org
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**Katie Minich**
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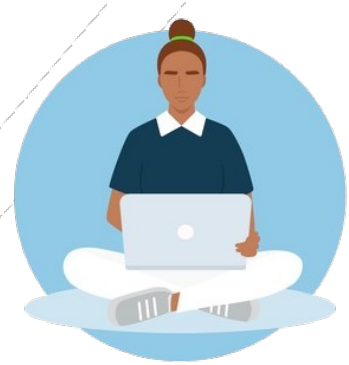
**Lakissa Jackson**
ljackson@gsfc.org
404-360-2838



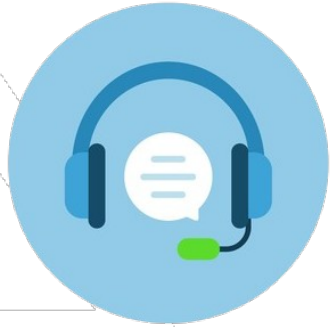
**Anna Roberts**
aroberts@gsfc.org
404.706.1550

RESOURCES

# CONTACT US



**outreach@gsfc.org**



**(800) 505-4732**



RESOURCES

# BE SOCIAL

SOCIAL MEDIA HANDLE:

**@GAfutures**

REPRESENTATIVE:




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RESOURCES

# NEXT STEPS

- Create an account at **GAfutures.org**
- Check your HOPE GPA to see if you are on track to be eligible for the HOPE or Zell Miller Scholarship

## HIGH SCHOOL SENIORS:

- Complete the GSFAPP on GAfutures.org today!
- Create your studentaid.gov account today. Also encourage your parent(s) to create their studentaid.gov account.
- Complete the FAFSA on Studentaid.gov – available NOW!



# Friendly Reminders





## Be social with GSFC

Like/follow us and find tips, resources, event information and more about planning, preparing and paying for college.

## Create a GAfutures account

Students can check their HOPE GPA and learn more about the HOPE and Zell Miller Scholarship.

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